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MR. WILDRIDGE OF THE BANK

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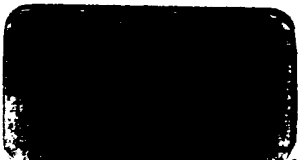

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MR. WILDRIDGE OF THE BANK

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MR. WILDRIDGE OF THE BANK

BY

LYNN DOYLE

AUTHOR OF "BALLYGULLION"

NEW YORK
FREDERICK A. STOKES COMPANY
PUBLISHERS

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TO
THREE LITTLE BOYS
HARRY, NEIL, AND
ALAN

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MR. WILDRIDGE OF THE BANK

CHAPTER I

THE evening sederunt at Big Michael Brannegan's Family Hotel was in full swing. More than half of the usual cronies were assembled, and well into the middle of their first drinks. The guests in the hotel had been duly invited to join the party and had just sampled the "little drop of something" which, according to Michael's hospitable custom, was always "stood" them at the expense of the house. It was an axiom with Michael that if you once got a man started to drink he would generally go on himself.

On this occasion the only two guests had availed themselves of the landlord's invitation, a middle-aged, prosperous-looking English commercial traveler, and a small dark man, who on account of certain peculiarities of dress and speech and an extremely sallow complexion had promptly been noted down as a dirty foreigner.

The commercial man was quite at home, and had possession of the house.

"I agree with every word that has been uttered, gentlemen," he said, "every word, especially with the remarks of my friend Mr. Finnegan." He had hopes of a good order from Mr. Finnegan in the morning.

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"But what I want to know is: Why isn't something being done? You ain't getting forarder, it seems to me. When I came here on my first journey eight years ago I heard the same old story. The town of Portnamuck wasn't getting on. Dead standstill. Summer visitors just about the same — rather fewer than they used to be — no sign of improvement. Well, here we are; eight years gone; no more visitors than there used to be. Eight years ago I booked an order from my friend Mr. Finnegan, among other things, of three dozen colored parasols. Last year it was only two dozen and a half. And I venture to say it will bother me to repeat the order to-morrow morning."

"I wouldn't say that, Mr. Dickenson," answered Mr. Finnegan. "You have a way with you, sir, you have a way with you; but it is a matter of satisfaction, and, if I may so express myself, congratulation, that the business of D. Finnegan and Co. continues to maintain itself at a considerable level of prosperity. I think, sir, owing to improved methods of business, and the steadily enhancing reputation of my emporium, I shall be successful in disposing of as many summer parasols as ever.

"But that, sir, is because I am yearly continuing to secure a larger share of the business of this town. The volume, the volume of business, if I may so put it, is not an increasing quantity. The actual number of our summer visitors is, I agree with you, in the descending scale."

"Very well, sir," replied the commercial gentleman, "what I want to know is, what's the reason of it?"

"No summers," said a tall, melancholy-faced man, seated close to the fire. "What'd bring people to the seaside this last eight years? Rain, rain, all the time. There wasn't three days' sunshine in succession all last season. And here we're in the end of May again, and shivering over a fire. It's a most cursed climate, this,

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a most cursed climate. I don't know what people would buy sunshades for in the country if it wasn't for show. I ——"

"Ach, sure they're useful for coortin' behind, Mr. McCarrison," said a big, grimy man, sitting at a table with a tankard of stout before him. "If you'd only buy a parasol for yourself this summer — a good, bright red one, that would put a bit of color in your face when the sun shone through it — an' get a tight slip av a girl in behind it, you'd mebbe not take such a melancholy view of things. We're doin' rightly. There's more drivin' an' coachin' by half than there was eight years ago. I shoed more horses last July than iver I used to do all summer."

"That's what's wrong, that's what's wrong," said Mr. Sharpe, a little stout man, who had so far sat without speaking, but taking in the whole room with his restless small eyes, and emitting a rapid succession of distinct puffs of smoke, very much in the way in which he spoke his words. "Too much driving. Curse of the place. Ten miles to a railway. Ridiculous. Who'll drive ten miles nowadays? Nobody, nobody, nobody. Fewer people coming every year. Less business. Less money. I'm doing less. Finnegan's doing less. Improved methods of business. Bosh. No good. I've not improved. No need. Same old style. Courtesy and promptness. If I haven't what you want, get you it. Doing less all the same. Railway here, and I'll do more. More every year."

"Very well," said the commercial man, "why don't you have a railway? If this was an English town we'd have a railway here within twelve months. You've got one within ten miles as it is. Why don't you approach the Company to make an extension?"

"I don't think you have had any dealings with the Ulidia Railway Company," said the melancholy-looking man. "If you had you wouldn't be quite so sanguine.

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In my opinion they're the most rotton, stick-in-the-mud concern in the Three Kingdoms."

"Show them that it's worth their while to come. Invite down the directors. Take them round the district. Why, you've got the prettiest bit of coast here in all Ireland — or England either. Blackpool's not half as taking, if it wasn't for the amusements. Show them the figures of two or three leading English watering-places. Let them see it's worth their while to run in here, and they'll come; you see if they don't. What you people in this country want is enterprise. No go in you. Content with the old rut."

"What we want in this country," said the melancholy-faced man, "is cash. No railway would run here without a guarantee of a certain return on the capital expended. And where would you get a guarantee in this poverty-stricken hole? There's not half a dozen people in the place can do more than make ends meet, and they take good care to hold on to anything they've got."

"Ye needn't be lookin' so bitther at me, Mr. McCarrison," said the blacksmith, "for the divil a very much is to be made out of horseshoes."

"Well, as far as I am concerned," said Mr. Finnegan, "though I have perhaps amassed a decent competence, if I may so describe the result of a lifetime of unremitting industry and enlightened business methods, I could not feel it consistent with my duty to a numerous family to offer more than a very modest contribution to a project, the success of which — I speak under correction — is attended with a great deal of uncertainty, dependent as it would be on the receipts of a short summer season, and that in a climate which, as my friend Mr. McCarrison has so ably and intelligently pointed out, is subject to so many fluctuations.

"If the project of a woolen manufactory, which I have long advocated, and which in a sheep-rearing dis-

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trict like ours has every prospect of complete, and, I venture to say, brilliant success, had been taken up by the inhabitants of the town and the surrounding neighborhood, it would have formed a valuable adjunct to our resources, and furnished an, if I may put it so strongly, irresistible argument to the promoters of the long-desired extension of the Ulidia railway into our midst."

"Hear, hear," said the blacksmith loudly. "Isn't it a pity, mister," addressing the commercial traveler, "for a man with a gift of the gab like that to be wasted on the dhrapery thrade. An' by the time he has the second glass down he can speak as long again. If he was only as free with his pocket as he is with his tongue we'd have woolen manufactories dotted all round the district."

"He has you there, Finnegan," chuckled the little stout man. "Too much talk. All talk. Talked two meetings out yourself. No talk with me. My money talks. Offered to take up five hundred pounds' worth of shares myself. No more. My share. Do it to-morrow if the scheme goes on."

"It's a capital notion," said the commercial man; "gad, capital. You have a fine sheep district, gentlemen, to provide the raw material, and any amount of water-power. I don't know a better situation for a woolen manufactory in the British Isles. If we had the same facilities in the North of England, we'd be paying twenty per cent. the first year. A little capital and the thing's done. Why, I'd take shares myself. You say you've had some meetings already. What's the matter with getting a company formed?"

"I'll tell you what's the matter," said the landlord, puffing slowly and meditatively at his pipe. It was Michael's nightly practice to remain passive in his great leather arm-chair, leaning forward on the arms like a large and very fat Sphynx, slowly ruminating on the

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various opinions advanced; and then to deliver himself heavily to the confusion of the speakers.

"I'll tell you what's the matter, Mr. Dickenson," said Michael. "The people of Portnamuck is fit for nothing else but talkin'. An' talkin', as far as I have ever seen, is very little good in this world."

"It makes people dhry, Michael," said the blacksmith, "an' that's still so much gained."

"If ye were to listen to the people of this town talking," went on Michael without heeding the interruption, "ye would think it was the wisest place in the world. There has been men — some of them is in this room — talking these ten years about the railway, wiser than them that is directors of the Company. The manufacturing of wool has been discussed and explained in this town and neighborhood till the very sheep, if they had hands instead of hooves, could weave woolen cloth themselves. But has anything been done?" said Michael, leaning forward stertorously and tapping his pipe on the bar of the grate. "D——n all!"

He looked round in gloomy challenge. But no one had the temerity to expose himself.

The influence of Michael in his native town had something of the mysterious in it. Whether it sprang from the elephantine bulk of his person and his ponderous delivery, or from his known long-headedness, or — and this was likeliest — from the fact that no such whisky as Michael kept was to be had elsewhere in the town, among the ranks of his clientèle it was supreme and unquestioned. No shadow of dispute ever clouded the serenity of Michael's bar-parlor. A singular freedom of expression characterized the debates that took place there nightly. Taunts and personal criticisms that rankled even into the second generation were endured with at least outward calm. Within the precincts of Michael's parliament no one dared take offense. A few fiery spirits in the early days had attempted to question

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his title to autocracy, and fled murmuring after chastisement. But a week or two in outer darkness and inferior whisky had brought them to their senses, and thereafter Michael's sway reigned undisputed.

And so on the present occasion his glance around sprang merely from a desire to heighten on his palate the sweet taste of authority, not from any fear of revolt.

"D——n all," continued Michael. "And d——n all ever will be done by the parcel of blethers and sluggards that dream in their time in this locality. Some day a man of pluck and enterprise'll come among us, an' things'll begin to move. We'll have a railway then, an' a manufactory; but it'll do no good to anybody in this town. They'll be sittin' in their back parlors scandalizing their neighbors, an' pickin' holes in them that's trying to do something for the public good, while strangers an' outsiders is making money they should be makin'."

The uneasy pause that had fallen on the assembly was broken by the irrepressible Mr. Dickenson.

"Surely there must be somebody in the district, Mr. Brannegan," said he, "to lead the way in public enterprise. What about the local landholders, for instance?"

"There's only one landholder in these parts," said Michael, "an' anybody that follows his lead'll find himself in the Bankruptcy Court. An' he'll have to start after him pretty sharp if he wants to catch up with him before the doors of the same place close behind his heels."

"You're forgetting old Mr. Normanby, Michael," said Mr. Finnegan, "as open-handed and public-spirited a man as our country boasts of in all its length and breadth; and, if I may say so, a gentleman of the first water."

"Oh, a gentleman, right enough," said Michael.

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"But I thought we were talking of landholders. An' poor ould Mr. Normanby's acres is easy counted. If he'd had less public spirit I'm thinkin' he'd have more land. An honorable, simple-hearted old fellow that has let the people of this neighborhood put their fingers that far into his eyes that he hasn't enough money left to buy himself spectacles."

"An old fool," broke in the little fat man abruptly. "Decent, well-meaning old fool; but a fool all the same. And you know it, Michael; nobody better. Public spirit. Public nonsense. Public waste of money. Fruit-growing climate like this — sea-coast. Nobody but a fool would start such a notion. Broke half the country. Iodine out of sea-weed. Bosh. Bosh. Bosh! Mere waste of money. Not as much iodine in all the sea-weed on this coast as would paint a chilblain. Plenty working at it already, anyhow. Start a sensible commercial undertaking, and I'm willing to support it. Five hundred paid-up pound shares any time you like. But I'll not start it. Business to mind. And no castles in the air; no wild-cat nonsense. Decent old gentleman, Mr. Normanby, but d——d old idiot all the same. Here, Michael, get me a ten-glass bottle of whisky. Got a cold. Going home to bed."

The commercial man, scenting some entertaining gossip, with difficulty restrained his curiosity during the lengthy process of extricating Michael from his chair, and burst into inquiry as soon as the door had closed.

But he was embarrassed with the tide of anecdote that poured in on him. The blacksmith, Finnegan, McCarrison the melancholy seedsman, and half a dozen others broke into reminiscence, of which the commercial man, wanting the key of local knowledge, could make out little except that it was uniformly good-natured. The very name Mr. Normanby seemed to diffuse a spirit of human kindness. Amid the haze of words the commercial man was able to discern dimly the picture of a ven-

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erable old clergyman of gentle birth, sanguine, impulsive, simple-minded, full of generous enthusiasms. Hints there were of undertakings begun for the public profit, and ending in his own personal loss, of decayed fortunes apparent but not acknowledged, and infelicitous attempts to mend them. But on all sides nothing but kindliness and good-will towards the old man, and free recognition of a genuine desire to benefit the community, frustrated by narrowed and narrowing means.

"It's another of the misfortunes of this miserable hole," summed up the seedsman, "that in the only quarter there is a bit of decency and public spirit about it there should be poverty as well."

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CHAPTER II

PARTLY with a view to secure detailed information and partly from diplomacy the traveler left the bar-parlor early with Mr. Finnegan. But he found Mr. Finnegan principally inclined to talk about himself, and even more oratorical and deprecating than before.

"You will doubtless have observed, Mr. Dickenson," remarked the draper, "among the more respectable members of what I may, I think, call the upper middle class, assembled in our worthy friend Mr. Brannegan's parlor, a certain disposition towards wordiness and, if if I may so call it, circumlocution. There is a great deal of conversation and, between ourselves, very little accomplishment. A great many of our very good friends are all unanimous in agreeing together that something should be done for the town; but no one seems to think it necessary, or, as I would put it, vital, to do something himself.

"Now I, Mr. Dickenson," said Finnegan, smiting himself lightly on the chest with the tips of his fingers, "am a man of action. I was very instrumental, I think I might say, in calling together the first meeting in support of our projected woolen manufactory, and, as a matter of fact, unworthy though I may be, I presided in the chair. Well, sir, I addressed the people of this town at length for over fifty minutes — my wife says fifty-five — I pointed out the necessity for making an effort on their own behalf, for doing something, for taking action; and do you know, sir, I might as well have left it alone. At the next meeting the result was very much the same. I spoke again, though, not being in the

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chair, for a shorter time. I showed them how important it was that every man should put his hand in his pocket and support the undertaking. Would you believe it, sir, I was assailed with sarcasm, and even what I might venture to call contumely, because I showed myself disinclined to subscribe for any considerable number of shares myself.

"Now you will, I have no doubt, understand, Mr. Dickenson, that in a business like mine, requiring as it does a great deal of capital, especially at the opening of what I may call by a figure of speech our harvest season, the summer-time, it is all-important — But here we are. Won't you come in, Mr. Dickenson. I should be able to give you a little supper, if my wife, Mrs. Finnegan, isn't gone to bed yet; though perhaps you may prefer the more appetizing delicacies of Mr. Brannegan's cuisine ——"

The commercial man was very glad to avail himself of the excuse offered him, and said a hasty good night.

A few yards up the street he met the blacksmith making his way home in a mellow and good-humored state that quite precluded any chance of his getting past.

"Come down the street a bit with me, Mr. Whatd'ye-call-ye. Only don't walk too close to me; for I've sometimes a bit of a roll in my walk when I'm on my road home from Michael's of a night, and I have a very heavy foot on corns. I seen ye talking to ould Finnegan there — or listenin' to him, I suppose. He's a man wouldn't let a body get in a word edgeways. A d——d ould pompous ould blether. Him an' his methods of business. He'd deave you about his business. You'd think he was a millionaire, an' him with a tuppenny-ha'penny dhraper's shop.

"The fact of the matter is," said the blacksmith, coming to anchor against the parapet of a bridge that spanned the little river running through the town, "the people here is good for talkin', an' for mighty little else.

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An' that ould yellow-faced undhertaker of a man that ye've just parted with is the top-card of the lot as far as pure tongue-waggin' an' doin' nothin' goes."

"There's not much chance then, I take it, of either the railway or the mill," said Mr. Dickenson.

"Short of some big fellow takin' it up an' puttin' a lot of money into it," said the blacksmith, "there'll be nothin' of a new venture ever do any good in Portnamuck. The people here are as jealous of each other as girls at a boardin'-school. They wouldn't venture a penny on an undhertakin' of any kind that had a risk in it. It's not that they're mean, mind ye, for they're hearty enough, them that hasn't too much — the well-to-do ones is heart-greedy — but everybody hates the thought of the neighbors gettin' the laugh on him if he lost his money, an' so nobody'll face at all. But if some man with a bit of capital come forward, an' the thing looked like bein' a success, they'd be tumblin' over one another to get in. For if one man of themselves put in a bit of capital, an' made a good bit, the rest av them would blow their brains out with fair vexation."

"Well, what about our friend Mr. Normanby, that they were all talking about," said Mr. Dickenson. "Didn't he give you all a lead more than once?"

"The divil a word have I to say again ould Mr. Normanby," said the blacksmith, "for there's not many like him walkin' about; but there's two bad points about him for a job like this. In the first place he hasn't got the money, an' in the second he's that soft-hearted an' honorable an' easy gulled that he would ruin any undhertakin' he ever meddled with. When he started the fruit-growin' notion half the counthry-side went to him complainin' that they hadn't money to buy trees, and when he had near broke himself backin' all the lazy ruffians in the Bank, the rest of the people wouldn't join in because the other fellows was gettin' an advantage over them. An' as for the trees that *was* planted, I believe

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they must ha' been planted upside down, or else the climate here was badly again them, for sorrow the apple, pear, damson, or plum ever shaped on them. The people lost confidence in Mr. Normanby afther that, an' ripped the whole trees out of the ground, an' sowed corn."

"But, my dear sir, they surely couldn't blame Mr. Normanby for the failure of the fruit," said the commercial man.

"Well, for one thing they blamed him for bein' the cause of a whole lot of fairy thorns bein' cut down, an' bringin' bad luck on the fruit trees."

"Why, you don't mean to say that anybody believes in fairies nowadays," cried the traveler.

"I wouldn't altogether like to say," answered the blacksmith, looking behind him cautiously. "But that was the report in the counthry, anyway."

"Well, listen to me for a minute, my friend," said the traveler; "I've listened to you pretty patiently, you know. When I heard you folk talking to-night in Mr. Brannegan's bar-parlor, talking good common sense about developing the tourist trade of this district, and running in a railway, and starting a woolen-mill, I thought I'd been misjudging you all these eight years, and that maybe you weren't the blithering, easygoing, do-nothing folk I'd been taking you for. But it seems to me my first impression was correct. It wasn't your silly blarneying altogether, for we talk a bit in England too; nor every man's jealousy of his neighbor's doing well — we're not all brothers across the Channel either — but, damme, when it comes to letting fairies interfere with your business, I think it's about the limit. I had a notion of putting a bit of brass into your woolen-mill if it ever was started, for there should be something to be made out of a well-managed concern of the kind; but when it comes to mixing up fairies in it, well, I say good-by. Good gad!" said the commercial man, strid-

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ing off in disgust, "fairies — fairies in the twentieth century!"

The blacksmith pushed himself off the wall and lurched slowly down the street, talking to himself.

"These Englishmen," said he, "is a queer kind of people. They believe in nothin' but themselves. Aye. Well, it's a way of thinkin' that gets men along in the world; but it leaves them mighty poor company."

When the commercial man entered the coffee-room of the hotel on his return he found it empty save for old Terry, the combined waiter and boots of the establishment. The old man was holding a tray on which lay a receipted bill, and some silver and copper.

"Hallo, Terry," said the traveler in astonishment, "who's leaving at this hour of the night?"

"Nobody at ahl, your honor," answered Terry, who hailed from farther south. "It's only that unfortunate wee divil av a Jew man ——"

"I don't think he is a Jew, Terry," said Dickenson. "He's like a Frenchman, or maybe a Spaniard."

"Well, he's some kind av a foreigner, anyway," said Terry, "an' moighty little I thought av him at that. A spyin', nosin', inquisitive crather. Wanted the breed, seed, an' genealogy av iverybody in the town an' counthry; who they were, an' what they did for a livin', an' had they friends abroad, an' the names av thim, and whin they lift the counthry. Ye never heard such a cross-examination in your born days. He nearly deaved me about an uncle av the boss's that sailed for Australia, an' niver was heard av again, an' a brother av ould Mr. Normanby's that went to Amerikay a generation ago, an' was supposed to be killed there.

"But I'm tellin' ye, sir, he didn't get a dale out av me; for I'm thinkin' the divil a very much I'm likely to get out av him. A hungry wee snipe, that's goin' off in the mornin' without his breakfast. Nivir takes breakfast, he says. An' troth, I don't wondher at it; for he

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ate as much for his supper as would do the fat woman at a show. Savin' a meal, I suppose. An' so it should. Nothin' short av a boa-constrictor would need another bite for twenty-four hours. Here he is, now. Watch him, Mr. Dickenson, what he'll give me. I took a shillin' av the change in coppers; for if it had been all in silver the divil a fluke would I get off him. Molly at the bar was for me thryin' him with two sixpences; but I daren't risk it. Coppers is the only chance, an' bedam-but I'm not too sure av thim even."

Terry's prognostications turned out only too correct. The little foreigner gathered up his bill, and the uttermost penny of his change, lifted a rather shiny hat in courteous good-night to the commercial man, and mounted the stairs unabashed, pursued by the earnest prayers of Mr. Terence Flanagan.

"Well, may the divil scorch him till his backbone is no juicier than a red-herrin's," said Terry fervently. "Him an' his hat-liftin', an' his politeness. Manners is chape or there'd be little av thim with the little weasel. There he is away up the stairs with as much provisions in him this night for a shillin' as would take a camel across the desert av Sahara, an' he hadn't the common dacency to give the waiter tuppence."

"He's a mean little dog, Terry," agreed the traveler heartily, "and deserves to be kicked out of the country."

But if Mr. Dickenson had only known there had passed before his eyes the fairy who was to bring prosperity to the town of Portnamuck!

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CHAPTER III

MR. DENIS O'FLAHERTY, the blacksmith, was leaning against the door of his forge one morning about three months later, enjoying a chat with Phil Moran, Mr. Brannegan's ostler, when the cashier of the Downshire Bank passed up the street on his way to business.

"I say, Mr. O'Flaherty," called the cashier, "I'm bringin' that fox-terrier pup down to you this afternoon to have its tail cropped."

"Right you are, Mr. Jackson," answered the blacksmith; "it's time it was done long ago. When'll ye be down?"

"About a quarter to four," called back the cashier. "Sorry I can't stop for a crack. I'm late this morning."

"Faith, an' he is late, sure enough," said the blacksmith, consulting a large silver watch. "It's fourteen minutes to ten now."

"A great job these Bank fellows has, goin' in at ten o'clock and out at four," said Phil Moran. "A gentleman's life of it. It's not gettin' up five o'clock in the mornin', to clean horses, an' workin' till dark night like some of us, an' very little for it."

"Maybe they don't get so much themselves," said the blacksmith.

"Aw them fellows gets good pay, I hear," said Moran.

"Not so much as ye'd think," said the blacksmith. "Any respectable job like that, that gives people a chance of lookin' down on their fellow-creatures, is nivir

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too well paid. All of what ye call the professions is the same. Clergymen now is greatly looked up to; but sure they're most of them as poor as crows. It's not so bad with our own clergy, for they have nobody to keep but themselves; but if it wasn't that Providence ginerally sets their affections in a quarther where there's money, I don't know how half of the Protestant clergy could rear a family at all. Then when you get to the Army it's worse still. Them officer fellows, for all they still look as neat as if they were turned out of a bandbox, barely gets as much out of the Government as would pay for polish for their boots. Ye can't expect to have the right to be as upsettin' as an Army officer an' get good pay as well."

"The doctors and the lawyers makes well by it," said Moran.

"Not so bad maybe as the others," agreed the blacksmith. "But a doctor earns all he gets, with his every night's sleep at the mercy of any old woman that thinks she has a pain in her guts. An' as for the lawyers, whatever they may make in this world sure they pay for it in the next. As far as I can see, a man with a shop or a decent trade is better off in his way than most of these men that looks down on the whole human race because they're in what's called a profession."

"An' is Banking a profession now?" asked Moran.

"It depends on who you ask," answered the blacksmith. "If ye asked an Army officer he'd turn his nose up at the very notion. But a Bank Manager would say it was; an' his wife would take her Bible oath on it. There's big Mrs. Berryman of the North-Eastern Bank round the corner, an' she wouldn't take tay with a shopkeeper's wife short of forcible feedin'."

"Well, you can't say the Bank men is upsettin' themselves. There's Mr. Berryman is as civil as a man could be; an' I hear the new man at the Downshire Bank is very pleasant an' civil spoken."

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"He has to be," said the blacksmith. "It's his business. I have to be civil to the farmers. But if horses had only two feet instead of four, I'd only have to be half as civil. What's young Jackson bringin' down that pup this afternoon for? Because I have the name of havin' a bit of money, an' have no Bank account. He thinks it plazes me to be cuttin' the tail off a Bank man's dog. That's part of his pay, that notion he has got. An' ould Berryman was here yesterday for me to put a new axle in the wheelbarrow. I seen him cuttin' the ould one out of it the day before with a cowld chisel, an' he swore to me when he come down it was rusted through. If he'd known I have a hundred an' fifty pounds in gold lyin' in the house he'd have it out of me if he had to put as many works in the wheelbarrow as there are in a watch. They're teetotal terrors for business in that North-Eastern Bank. An' anything they have they hould on to like a bulldog. My Aunt Susan put twenty pound in with them once through ould Berryman sendin' down the cashier to buy a briar pipe in the wee shop, an' they near pulled the clothes off her before they'd let her out with it again the day she went for it.

"An' as for insurance I declare to ye ould Berryman had me near asthray in the head lately about insurin' the house an' forge. I thought I had him choked off a week ago tellin' him I'd insured with the new man in the opposition Bank; but it only made him worse than iver, him doubtin' I'd taken my account where I'd taken my Fire Insurance. 'Twas that brought him here about the wheelbarrow."

"Well, for a man that has the head on him you're supposed to have," said Moran, "it doesn't look the wisest thing in the world to have a hundred and fifty pound lyin' in the house an' it not insured even."

"I've been thinkin' the same thing myself this good while," said the blacksmith, "an' if I live till the morrow

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I'm goin' up to the Downshire Bank to give the new man a lift. He's a brave, pleasant-spoken man himself for one thing, an' I like young Jackson for another."

"Troth, he's a jolly fellow, Jackson," said Moran, "even if, as ye say, it's all for business."

"I don't think that it all is," said the blacksmith. "There's a kind of natural dacency in him too. An' he's fond of a dog, an' a bit of sport, an' has a great leanin' to the girls, an' ye niver seen a man with the same notions hadn't good points about him. If the dogs an' the weemin takes to a man there's seldom much the matter with him."

"I see Miss Nora sparkin' about him lately," said Moran. "He'll have his hands full there."

"He will," said the blacksmith heartily, "he will. She'll lead him a dance. She's a divil, an' has been since she could walk. D'ye mind the day she tied the bundle of crackers to the black mare's tail an' you dhrivin' out the ould Canon that's dead an' buried to a funeral."

"Troth do I," answered Moran. "The track of the ould mare's off hind hoof is in my shinbone yet, for all I was on the dickey. I thought she'd ha' kicked the stars out of the sky. But Miss Nora's a deal quieted down since then."

"Divil a very much," said the blacksmith. "She has to make more of a show of behavin' herself now she's a kind of half grown up, but she'd stop at very little even yet. 'Twas from the mother, they say, she got the tearaway style of her; an' I believe it; for there's not much of the divil in ould Normanby."

"There's a good deal of the dacency of the ould man in her, well," said Moran. "I mind the distress of her when she saw the state of the ould mare's hind legs the very time ye were talkin' about. To the day ould Whiteface went to the kennel she niver passed the Rectory but Miss Nora came out with a lump of sugar for her, an' would stop me to give it to her if I was drivin'

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the Lord Lieutenant himself. If Mr. Jackson gets Miss Nora he'll be doin' a big day's work. An' sure it would do ye good to look at her. She's as limber as an ash sapling. I was just lookin' at her this mornin' goin' up the street, with the yellow curls flutterin' about her face, an' a sparkle in her eye would light a candle."

"I'll tell ye what it is, Phil," said the blacksmith, "it's time ye were away to your horses. I wish Mrs. Biddy Moran heard ye, that's all. A man that has three red-headed childer as like their mother as two peas runnin' about the sthreets of Portnamuck has betther not be thinkin' of yellow curls. There'd be some excuse for Mr. Jackson lettin' them run in his mind. Bedad, there's ten sthrikin'. He'll have to put them out of his thoughts now if he wants to balance this evenin' in time to bring me the pup. An' I must start an' be doin' somethin' myself. Ye'd keep me bletherin' here all day. I wish my father had put me to car-dhrivin', instead of makin' me work for my livin'!"

Whether or not yellow curls had been running in his head before that hour, the last stroke of ten found Mr. Jackson at his desk, his ink-bottles clean and filled to the precise depth that ensured a full dip without the danger of blots, his cash-book neatly headed, his cuffs carefully turned back in the shiny arms of his office coat, and on his rather boyish countenance a general air of being ready and even willing to do business that would have suggested to the initiated the presence of an Interim Manager at the least.

On this occasion it was due to the fact that the new manager had only very recently taken up his duties.

At a two-handed branch the manager and his one-man staff must either be enemies or comrades; and there was every sign that the latter relation was likely to obtain between the cashier and his new chief, when the first caution and formality had passed off.

The two officials had come to certain conclusions about

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each other. The manager had made up his mind that he was lucky in his cashier, who seemed a quick and competent hand, with a sound knowledge of country business. He noted that Mr. Jackson was rather addicted to sport, and somewhat of a Philistine about literature, music, and art; prone to hasty action, and swift repentance therefore; and finally, that he was a little in love with Miss Nora Normanby, and, like most young men in his condition, very ready to talk about the lady of his affections.

The cashier for his part had already confided to his intimates that "the new boss was a real decent sort." Beyond this vague appreciation and a comfortable sense that his own importance in the office was much enhanced by his senior's present ignorance of the country around, he had not concerned himself very much.

Had he been dowered with a keener faculty of observation he would have observed that his chief, still well on the right side of forty, was given to affect the airs of a man still more mature, was a little inclined to philosophizing, at times with a tinge of cynicism, and while advising others from the point of view of pure reason, was in his own actions rather more influenced by human frailty than he was quite aware.

The first customer of the day was a large, red-faced, comfortable-looking woman arrayed in a striped petticoat and a tartan shawl. The manager, who had formed a very favorable opinion of his cashier's counter manner, was pained to observe a certain curtness in Mr. Jackson's address, and when the woman came along the counter to greet him he thought it necessary to shake hands with her a little more effusively than her appearance warranted.

"So you're the new manager — Mr. Wildridge, isn't it? — an' a nice friendly man ye seem to be. Well, I hope ye'll be no worse than the last man. A decent, kindly gentleman, an' very good to the poor an' needy.

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But ye'll be much the same; I know that by the look of ye. And there's a great name of you in the town already. We're very plain outspoken people about the town of Portnamuck, an' if we didn't like ye we wouldn't be long sayin' it. But everybody says you'll do. I've a wee bit of a bill here that I'll be in to renew some of these days; but I'll come in good time. Ye'll have no need to notice ould Marget Ann. I don't owe another penny in the town, thank the Lord; an' I'll soon be clear of this too. The youngest of seven'll soon be able to earn for himself, and then I can sit down an' fold my hands. Maybe afther awhile it's bringin' in to you I'll be, an' not wantin' from ye any more. Good mornin', sir, an' bless your sonsy face. Good mornin', Mr. Jackson. Keep an eye on him, Mr. Wildridge, sir, he's a terrible young man among the girls."

The swing-doors of the office flung back to their widest to accommodate Marget Ann's ample girth, and clashed noisily after her.

"Seems a decent, struggling creature that," observed the manager.

"An infernal old rip," said Mr. Jackson. "In debt in every shop in the town. Drinks like a fish. Lives on what the elder children send her from America, and hasn't done a stroke since her bad tongue drove the husband to his grave. The bill's been running here these six years, and there's a fight every time to get anything off it. An oily-tongued old rascal, sir. Keep an eye on her if you take my advice."

The manager, a little abashed by his failure to see through Marget Ann's oiliness, did not look up from his writing till the swing-doors opened again, to disclose a small gray-headed man of sixty or over, dressed in the remains of what had been a long brown overcoat and a pair of corduroy trousers, the bottoms of which hung in various finenesses of fringe round two lumps of mud where doubtless lurked a pair of boots. His face,

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tanned to mahogany by exposure to the weather, was covered by an extraordinary network of wrinkles thrown up into clearer outline by the dirt with which they were filled, and his whole appearance to the inhabitant of a city would have suggested squalid poverty.

The man took off his hat humbly as he entered, and laying it on the counter, leant over confidentially to Mr. Jackson.

"I came in about that wee bill," he said.

"What wee bill?" said the cashier testily. "Do you think we've only one bill in the place. Oh, you're Barney of the Mill. Ten pounds your bill is. I suppose you're going to pay it?"

The man fumbled uneasily with his hat.

"Well now, your honor, if you could see your way to renew it this time."

"Go up to the manager," said Mr. Jackson. "Make him pay a pound, sir," he whispered.

"You'll have to pay off at least a pound," said the manager. "This bill has been running too long without reduction."

"I could have give five pound this time, your honor, an' maybe more, but I had the misfortune to have a springin' cow die on my hands last week, an' I'll have to scrape ivery penny I can to try an' buy another, for the childher must have a dhrop of milk ——"

"That cow has died every four months these three years," whispered Jackson; "and his youngest child is a tram-conductor in Belfast."

"You must reduce this bill at least a pound," said the manager firmly.

"You're a hard man, your honor, a hard man; but if I must, I must." And the old fellow drew a small leather bag from some recess of the brown overcoat, and pulling out a roll of one-pound notes, disentangled two and passed them across to the cashier. "Don't be chargin' me too much now, Mr. Jackson," he said.

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"That was wicked intherest ye put on me last time, an' me only three days late comin' in about the bill."

"That's the best I can do, Barney," said Jackson cheerfully, handing out the change. "I suppose John will be in to sign later on. Come three days earlier the next time, and we'll see what we can do about the interest."

"It seems hard to squeeze a poor devil like that," said the manager when Barney had withdrawn.

"Faith, sir," said Jackson, "Barney doesn't consider himself a poor devil at all. He has twenty-five acres of good land, and has brought up six children on it."

"But, good heavens," said the manager, "look at the dirt and squalor of the man."

"Oh, that's because it's bill-day with Barney," said Jackson. "It wouldn't do to come in here with his Sunday suit on. He'd expect to be made pay more than a pound, and he'd far rather pay less. But he and his bailsman are good enough for the money. Every now and then Barney —" Mr. Jackson broke off hurriedly as a figure appeared at the door. "Mr. Wildridge," he whispered eagerly, "do you remember my pointing out Miss Nora Normanby to you yesterday evening? Here's her father, the rector."

An old man of about sixty entered. The manager had a swift impression of a tall, stooping figure, mild blue eyes peering uncertainly through gold-rimmed glasses perched on the bridge of a very hooked nose, and a profusion of patriarchal locks of pure white hair falling over the neck of a shabby black cloak.

The old gentleman raised a very old and rusty clerical hat as he caught the manager's eye, and bowed a little ceremoniously.

"Good morning, sir," he said in a thin clear voice, slightly tremulous with age. "I think I have the pleasure of meeting the new manager, Mr. Wildridge. Good

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morning, Mr. Jackson. Perhaps you will be good enough, Mr. Jackson, to present me to your chief."

"This is Mr. Normanby, sir," said Mr. Jackson; "one of the Bank's oldest customers."

"Too old, Mr. Wildridge, too old I am afraid to be of much account either physically or financially. You mustn't be misled, sir, by your cashier's dwelling on my long connection with the Downshire Bank. From a Bank point of view I'm afraid I am very small beer, Mr. Wildridge. But I am very glad to make your acquaintance, sir. I bid a hearty welcome to our latest townsman. And you mustn't make little of your position, Mr. Wildridge. We think ourselves a rather important community. You are now, sir, a citizen of no mean city."

"And one that is likely to be even more important in the near future, if all I learn is correct," said Mr. Wildridge. "I've been hearing great accounts of new enterprises — mills, and so on. I rather think, too, I heard the name of a Mr. Normanby mentioned in connection with them. I am afraid, sir, you have been belittling your importance. But perhaps it isn't the same Mr. Normanby?"

It is only fair to Mr. Wildridge to say that he had just read a slip passed over by his cashier. "Rub it in pretty thick. Decent as they're made; but a bit vain."

"You flatter me, sir, you flatter me," answered Mr. Normanby in high good-humor. "I have indeed tried to foster new industries in our district, but with poor success. A fruit-growing enterprise that promised well was blighted by the climate. Our people did their best; but circumstances were against them. It was a pity, too — by the third year ——"

He looked vacantly before him, and tapped the counter with the fingers of one hand, muttering softly to himself.

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"I beg your pardon, sir," he exclaimed, recalling himself with a start. "I owe you a thousand apologies for my absent-mindedness. I am incurable, incurable. I was actually calculating the number of barrels of apples per acre. We failed, sir, anyhow. And we failed with some other little ventures. But we'll succeed yet. We'll do great things in Portnamuck some time. I have confidence in the people. A little lazy perhaps; but kindly, sir, kindly. You find them a kindly, warm-hearted people, Mr. Jackson?"

"I've never met the like of them anywhere," returned Jackson with enthusiasm. I am afraid he winked slightly at his manager at the same time.

"If I thought material prosperity would harden them and take away their unsophisticated kindness of heart," said Mr. Normanby, "I would have no part in fostering industrial development among my people. But I have known them for a lifetime. Honest and true they are, and honest and true they will remain. Why should wealth corrupt them —" he began to pace up and down the office floor oblivious of his audience — "wealth is a good, a great good to humanity if it be but rightly used — I declare, my dear sir, I am dreaming again. An old castle-builder, Mr. Wildridge, an old castle-builder. It is the appointed portion of the old, sir —'Your old men shall dream dreams'; but I am afraid I was dreaming dreams even before I had an excuse of age."

"It is a generous dream, Mr. Normanby," said the manager, "to dream of the public good."

"You are kind, sir," returned the old man with patent gratification. "Perhaps I may say that my dreaming is not altogether selfish. Sometimes I throw off my years, even yet, and see visions. Visions of a prosperous, contented town, a hive of busy bees, doing good to the world and rejoicing in it. I hear the throb of steam and the hum of wheels. I see an iron way stretching from our doors to carry the product of our

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industry to the ends of the earth. You are smiling, Mr. Jackson," said Mr. Normanby, breaking off in his rhapsody — "no, no; I am never hurt, my dear young friend, that you smile at me, and less than ever to-day. I have a little secret to confide to you both. I feel I must tell some one; and whom sooner than the keepers of the public purse. I know the sanctity of a banker's word.

"But first of all, Mr. Wildridge, I must put a small business proposition before you. My little secret if disclosed might sway you to your disadvantage. I have called to know if you could advance me a further sum of fifty pounds. I say a further sum, sir, since I am already indebted to you to the amount of one hundred pounds."

"I know, Mr. Normanby," said the manager. "On a bill with your cousin in Belfast."

"Quite so, Mr. Wildridge," said the old man. "I see you are on the alert. No hoodwinking you financial men. Now, sir, I am a business man too, and I know you will require security. I thought perhaps the deeds of a little piece of property of mine in the town here might be sufficient."

The manager picked up a scrap of paper from the ever-watchful Mr. Jackson. "Title defective," he read.

"It is due to you," went on Mr. Normanby, "to say that I understand there is some flaw in the documents relating to the property. My old grandfather, who was something of a dreamer too, Mr. Wildridge, drew up a sort of informal agreement with the present Mr. de Bullevant's father when he took the ground on which the property — once a stocking factory — was built, and I fear it would not hold water. But the loan would be for a very short time, sir, as I will explain to you, and perhaps you could overlook the irregularity."

"Of course the deeds would have to be submitted to my head office, Mr. Normanby," said the manager, "and if the flaw were serious — but would the present Mr. de

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Bullevant not rectify the grant for you? I presume it was his father's intention to give a good title."

"Undoubtedly, sir, undoubtedly," answered Mr. Normanby. "But I have already approached the present Mr. de Bullevant and found him a little wanting in perception of the point of honor. He requires a fine, Mr. Wildridge, a heavier one than I could at present pay, and a heavier one than is just. I am afraid nothing can be done in that direction. So I will not press you, sir. I am quite aware that the matter must be looked at in a purely business way."

"Let me see the deeds, anyway," said Mr. Wildridge. "Perhaps the flaw is not vital. You may depend upon it I will do what I can."

"It is kind of you, sir," returned Mr. Normanby, bowing slightly, "and if necessary I will avail myself of your courtesy. But it may not be necessary. And that brings me to my secret: Mr. Wildridge, as a new friend, and Mr. Jackson as an old one"— he looked from one to another with an air of triumph — "I may tell you in confidence — of course you will treat it as confidential ——"

"Certainly, sir," said both with becoming impassiveness, leaning forward eagerly all the same.

"In a short time, perhaps a few weeks, certainly in a few months, you may see me a very wealthy man."

"You don't say so, sir," said Mr. Jackson a little blankly. It is to be feared that the vision of Miss Nora Normanby as an heiress was not an unmixed satisfaction to that young man.

"I cannot speak with absolute certainty yet," went on Mr. Normanby. "I may not be able to see my way clear to accept it; but at the present moment a fortune is within my reach. It is no day-dream, Mr. Wildridge," said the old man, smilingly shaking his head. "Hard cash, sir. Eighty thousand jingling, tingling, golden, minted quid. Do you read Stevenson, sir?"

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"Not a 'Treasure Island,' is it, Mr. Normanby?" said the manager.

"Ah, I see you do," answered Mr. Normanby. "No, sir; much simpler than that. But you'll have my secret out of me if I delay much longer. Come, gentlemen," he said, turning back with an air of mischief, "I'll give you a hint. It's coming to me from over the water. Make the most of that. And now I must be off. I intend to confide also in Mr. Berryman. He would feel hurt if I did not put him on an equality with his brother bankers."

Mr. Wildridge and Mr. Jackson exchanged glances of dismay.

"You will not omit to leave those deeds with me, Mr. Normanby?" said the manager. "If the flaw is not too serious the title may satisfy my head office. And if it is, we may perhaps find some other way out of the difficulty."

"I shall not forget your kindness, sir," said Mr. Normanby, raising his hat. "Good day, Mr. Wildridge. Good day, Mr. Jackson."

There was a few moments' silence in the Bank office after Mr. Normanby's departure.

"Well, Mr. Jackson," said the manager at last, "what do you think of this, eh?"

"Faith, sir, I don't know what to think. He's an awful old ass in many ways, and somebody may be pulling his leg; but he seems cocksure about it. There may be something in what he says."

"He wouldn't be making up this yarn for our benefit?" said the manager.

"Oh no, sir," said Jackson eagerly; "he's the soul of honor, and quite above anything of the sort."

"A remarkably pretty girl, his daughter," remarked the manager, a thought dryly.

"It isn't that, really sir," said the cashier. "Honor bright. I'd stake my life on his word."

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"I'm glad to hear it," returned the manager. "I confess I felt a little suspicious. And the hint about our friend in the Opposition seemed rather artistically thrown in at the end."

"Oh, that's him down to the ground, sir," said Jackson. "He's a desperately conscientious old chap, and he'd think he wasn't playing the game if he didn't give old Berryman the news after telling us. I say, sir; it'll be awkward if the whole story is true, and that old humbug down the street gets his account."

"He hasn't an account, then?" said the manager.

"No, sir," said Jackson, "nothing but the bill here. We didn't want him, he's always been so hard up; and they didn't want him down the street. But they'll want him now. Old Berryman'll be after him with a terrier. Do you know, sir, I think you should have given him that fifty pounds. He'd keep a splendid account if he gets all that money. I'd have given him the fifty on chance. Should I put on my hat and catch him before he gets to the other Bank?"

Mr. Jackson, all on fire with the notion, had his office jacket half unbuttoned.

"I rather fancy, Mr. Jackson," said his manager imperturbably, "that you will have some very animated correspondence with your directors when you become a manager. But you'll be less impetuous by that time. I think we'll let things remain as they are till we're on a little surer ground. We're all right with Mr. Normanby yet. We've obliged him before, and we haven't refused him this time."

"You don't know old Berryman," said Mr. Jackson. "If he finds the money's coming right enough, he'll go up and sit on Mr. Normanby's hall-door steps till he gets an account out of him."

"If he's the man I take him for he'll put him off just as I did till he has accurate information on the subject," said the manager; "and we can surely get that as soon

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as he can. I'm too new a comer to have much chance; but I'll rely on you. You'll be out of this at four, and if you haven't more information than the North-Eastern Bank by ten o'clock to-morrow, you're not the man I think you. You have a tremendous pull over them, you know."

"How, sir?" asked Mr. Jackson, puzzled.

"He's an ordinary enough chap to look at, the cashier down there, isn't he?" said the manager.

"He's a common-looking little bounder," said Jackson heartily. "But I don't see — Oh!" said Jackson. "It wouldn't be a bit of good, sir. If she saw I was trying to pump her, the dickens a word I could get out of her. You don't know how perverse girls can be."

"Do I not?" said the manager. "That's why my hair's so thin. But in my young days there used to be a way of getting round them."

"I know, sir," said Jackson soberly, "and with most girls I'm just as fly as the next. But somehow with her ——"

"Hallo," said the manager; "for a man on a hundred and forty this looks serious. But a father-in-law with eighty thousand — all right, now, I'll not chaff. But make sure the money's there — strictly in the interests of the Bank, of course — and let me know to-morrow if you can. There's a customer. Dismiss the whole thing from your mind till you're finished."

I am sure Mr. Jackson did his best to follow his manager's advice. But it is on record in the books of the Bank till this day that on that particular evening the cash of the Portnamuck branch of the Downshire Bank balanced one pound fourteen shillings and twopence short.

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CHAPTER IV

KNOWING from previous experience that Mr. Denis O'Flaherty's forge was one of the chief centers of gossip in Portnamuck, Mr. Jackson on quitting the Bank concluded that he would be killing two birds with one stone by keeping to his original intention and bringing his fox-terrier pup to Denis for the proposed mutilation, or, as dog-fanciers generally look on the act, improvement. On arriving at the forge he found Phil Moran and a little knot of idlers gathered to view the ceremony.

All was ready; the fatal implement was resting on the anvil, and the blacksmith's assistant, a heavy, stupid-looking young giant, was heating a rod of nail-iron in the fire for the necessary cautery.

"Begad, a very tidy-looking pup, Mr. Jackson," said the blacksmith, eyeing the dog critically. "Would ye take a fair offer for him?"

"He's not for sale, Denis," said Mr. Jackson.

"I'll give ye half a sovereign for him on chance," said the blacksmith, looking at the dog with great approval.

"No use, Denis," returned Mr. Jackson. "In the first place I paid a guinea for him, and in the second he's intended for a present."

"Ah, sure she has plenty of dogs already," said the blacksmith. "Now don't be making him blush, boys" — to the grinning audience. "But come along, now; you hold the dog and I'll have it off in a twinkling. Ready with that hot iron, Johnny."

"Hold on till I get it well red," said Johnny, tugging at the bellows with one hand. "I don't think you're goin' about the job right, master, all the same."

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"How's that, Johnny?" said the blacksmith, winking at the crowd, among whom Johnny's want of mental brilliancy was common property.

"My ould uncle Joe, that had the name of knowin' more about dogs than any man in Ireland, always bit the end off a pup's tail. He said it was a far neater job — more of a finish about it."

"Do ye say so, Johnny?" answered the blacksmith. He rubbed his chin in affected indecision. "Your uncle Joe's opinion is worth havin', for I always heard he was a very knowledgeable man about dogs. Maybe we should get the tail bitten off. But who'd we get to do it for us?"

"Who better than Johnny himself," said Phil Moran; "him that has seen it done?"

"That's true," chorused the crowd in great delight; "Johnny's the man."

"Aw, begob," said Johnny, drawing back. "I wouldn't undertake the job myself at all."

"There's nobody else for it but you," said the blacksmith persuasively. "If you don't take it up, now that your Uncle Joe's dead and gone, the whole art of the thing'll be lost to the country. You'll make it worth his while, Mr. Jackson," said the blacksmith, drawing a face at the cashier.

"Certainly I will," said Jackson, entering fully into the spirit of the joke. "I'll give him half a crown if he makes a neat job of it."

"A fair offer," cried the blacksmith. "Come on now, Johnny." He grasped the hesitating Johnny by the arm and pulled him forward. "Here, Phil, do you hold the dog, and I'll take charge of the hot iron. Down on your knees, Johnny." And before Johnny knew where he was, the dog's tail was at his lips.

"You won't let him actually do it," whispered Jackson agitatedly to the blacksmith. "No, Denis, you will not. I won't let you."

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"All right, Mr. Jackson," said the blacksmith regretfully; "I won't then. I'll pull the brute away before he bites. But it's spoilin' a great joke. Here, Phil, give me the dog, and do you work the iron. Now, Johnny, my son, don't bite till I give you the word."

The blacksmith pushed the dog towards the hesitating Johnny amid loud applause from the grinning spectators. "Go it, Johnny," cried one. "Don't make two bites of a cherry," cried another. "Mind you, Johnny," shouted a third, "it's sudden death if you swallow the stump."

"Are you ready now, Johnny?" asked the blacksmith. "Watch my hand. I'll give three taps on my knee and at the third do you bite like blazes. Ready with the iron, Phil."

The blacksmith raised his hand, the crowd bent forward eagerly. Moran took a final tug at the bellows, and Mr. Jackson, who was by no means sure of Denis's *bona fides*, stepped closer to his arm as a precautionary measure. Johnny drew a long breath.

"I can't do it," he said, throwing up his head suddenly and struggling to his knees. "No, I can't do it."

"Ah, coward, coward," came from the disappointed onlookers. "You're no man, Johnny; you're backing out of it."

"Come on now," said the blacksmith coaxingly. "It's easy earned money. A minute'll do the job. You'll give him three-an'-sixpence, Mr. Jackson? He says he will, Johnny. Come along; quick now before he changes his mind."

"All right," said Johnny with dismal resolution. He clenched his fists, the blacksmith again raised a hand, the elbowing crowd drew round in a closer semicircle; when all at once the hushed expectation was broken by a ringing girlish voice from the doorway.

"What mischief are you up to, Denis O'Flaherty? What's this I hear you're doing on a poor dog?"

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"By the Lord Harry," said the blacksmith in dismay, "it's Miss Nora!"

Instantly Johnny scrambled to his feet, picked up a hammer, and began industriously to batter an old piece of horseshoe. Phil Moran dropped the handle of the bellows like a hot potato. The clatter of Mr. Jackson's severe back-fall over a heap of scrap-iron was covered by the shouts and laughter of the crowd as it dispersed before Miss Normanby's vigorous switch, and his person all but the legs was concealed in the odorous obscurity of the rubbish corner behind the forge fire. The blacksmith alone stood his ground, or rather sat it, with the dog between his knees. But he didn't look at all easy in his mind, and eyed the tall figure of Miss Normanby and her threatening switch with comical mistrust.

"It's all right, Miss Nora," he said apologetically. "We're just cropping a dog's tail. You're a bit of a dog-fancier yourself, and you know it must be done."

"I don't know whether it must be done or not," said Miss Normanby. "I know it *is* done. But you're not going to torture the poor little pup by letting this dirty cannibal, Johnny Malone, bite it off. Faugh! you disgusting big brute. Go away and hide yourself, Johnny ——"

"In the name of goodness, Miss Nora ——" began the blacksmith.

"You needn't bother lying, Denis," interrupted Miss Normanby curtly. "Little Billy Dougherty told me all about it."

"It was only a joke, Miss Nora," protested the blacksmith. "We never meant to let him do it. I was going to take the tail off myself."

"And what were you going to do with its poor bleeding stump?" demanded Miss Normanby.

"Oh, just a touch with the hot iron there," said the blacksmith. "Don't, Miss Nora," he shouted; "for heaven's sake watch! You'll put my eye out!"

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"Drop the dog," cried Miss Normanby, brandishing the hissing iron within an inch of the blacksmith's nose. "Drop him now, Denis; quick. That's right. Who owns him? Tell me, or I'll see how a touch of a hot iron will do with you. Come on now, Denis! Tell me." She gave his leather apron an experimental poke. "And that's nothing to the way your nose will fizzle. Quick, tell me."

"The dog's my own, Miss Nora," said the blacksmith, backing away frantically. "I bought him for half a sovereign from my brother-in-law in Loughbritty. Honor bright, I did, Miss Nora."

"Very well, Denis. You'll have that dog cropped in a proper and humane fashion at the vet's. Don't forget. I'll ask him about it, mind. And I'll forgive you this time, because you know no better. But if I find out it was anybody else who should know better, I'll put them out of the town. Good-by, now, Denis, and mind what I say. If you don't heed me I'll tell Father Kelly, and he'll put a curse on you in Irish will make your teeth fall out of your gums. There's your hot iron." She walked over to the fire and thrust the iron rod into the blaze. "Hallo, Denis," she cried, "who's this hiding behind the fire?"

"For the love of goodness, Miss Nora," cried the blacksmith, pulling her back in pretended alarm, "keep away from him. That's drunken Billy, the horse-blocker, an' he's as full as a fiddler, an' as cross as a bag of weasels. Don't interfere with him, if you're wise. He's a bad one in drink."

"What's he cross for if he's full?" said Miss Nora. "I wouldn't be cross if I was full, I'm sure. Watch me singe his trousers." She plucked the iron out of the fire.

"Easy, Miss Nora, darlin'," shouted the blacksmith, catching at her arm.

But he was too late. The hissing point described a curve in the direction of the unfortunate Mr. Jackson's

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trousers. A violent convulsion of the enclosed members attested the accuracy of Miss Normanby's aim, and her peals of delight could be heard till her long limbs had carried her out of sight.

The blacksmith looked after her ruefully.

"By my sowl, Mr. Jackson," he said, turning to the emerging cashier, "ye'll have fun with that one if ye ever get her."

But Mr. Jackson's attention was concentrated on the legs of his trousers.

"Bad scran to it," he ejaculated heartily; "there's a hole clean burnt through. Couldn't you have caught her hand?"

"It doesn't matter about the burn, Mr. Jackson," said the blacksmith, walking round him. "The breeches is ruined without it. The whole seat of them is all covered over with black creesh. Ye must have been sittin' on the box of an axle."

"So I have," said the cashier, withdrawing a discolored hand from the part affected. "Well, confound it anyway. That settles the trousers now. I might have got the burnt hole patched. Do you think I could get the grease taken off, Denis?"

"Totally impossible," replied the blacksmith, examining the garments critically. "Your right leg would do for a greasy pole at a Sports. This is an expensive job for you, Mr. Jackson, sir."

"It's a d—d expensive job," said Mr. Jackson with emphasis. "Just a guinea for a new pair of pants, and I'll never get the coat and vest matched."

"An' then there's the loss of the dog too," said the blacksmith.

"Loss of the dog? The dog's not lost. Here, Snap, Snap"— he whistled; "there he is. Come here, you little brute!"

Snap retired bashfully behind the anvil as Mr. Jackson aimed a mild kick at him.

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"Ye never dare be seen out with him now," said the blacksmith, "after what Miss Nora said. But mebbe ye don't mind about Miss Nora," he added carelessly. "Of course it'd be makin' a liar of me too. Ye heard me takin' the blame on myself an' sayin' the dog was mine."

"I'm not troubling about making you out a liar, Denis," said Mr. Jackson. "I heard you tell Miss Normanby as many lies as would fill a sack." He paused a moment irresolutely. "I suppose she would be mad with me about the dog?"

"Ye heard her," said the blacksmith.

"Of all the blessed luck," said Mr. Jackson. "And I meant the dog for her. Very well, Denis, you may keep the brute. He's an unlucky devil as far as I can see, anyhow."

"Thank ye, Mr. Jackson," said the blacksmith. "You're a gentleman. Ye can depend on me not to say who I got him from." But Denis's grin of triumph was too unguarded.

"On second thoughts, Denis," said Mr. Jackson, "it *would* be a pity to make you out a liar. You told Miss Normanby you paid ten shillings for the dog. We'll just make that part of the story come true. Now you needn't be protesting. You've humbugged me well enough as it is. If it hadn't been for your nonsense about Johnny here, the dog would be mine still, and I'd be a pair of trousers to the good. Half a sovereign, or I'll drown him. Come on now. I paid a guinea for him, and a guinea for the trousers. Half a sovereign's little enough to save out of the wreck."

"Bad luck to me," said the blacksmith, drawing the required coin out of his pocket, "if I hadn't winked at Johnny there, I had him for nothing. Well, you'll stand a drink over it?"

"I will surely," said Mr. Jackson. "Where'll we go?"

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"We'll slip into Gerahan's by the wee lane," said the blacksmith. "It wouldn't suit a gentleman like you to be seen going into a pub in broad daylight. I'll be back in a minute or two, Johnny."

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CHAPTER V

"MICHAEL up at the hotel may be a bit hard to stand at times," said the blacksmith, setting down his tankard on the table of the "snug" in Gerahan's public-house; "but it's well worth while puttin' up with him for the dhrink he keeps. Pat Gerahan is a brave wee fellow enough, but his draught stout is just dish-water compared to Michael's. An' as for his whisky —!"

"Do you still drop into Michael's of an evening, Denis?" asked Mr. Jackson, lighting a cigarette.

"Ach, 'deed I do," answered the blacksmith. "It passes an hour or two right well. An' blacksmithin' is a very dry job."

"I suppose there's always plenty of news going?" said Mr. Jackson.

"Any amount of it," said the blacksmith. "There's never less than six or eight, any night, an' what one misses the other hits. I tell ye there's not much happens about Portnamuck that we haven't the first of."

"Did you hear anything about a brother of Mr. Normanby's that's supposed to have died abroad lately," said Mr. Jackson off-handedly. "There was some report of it in the town."

"Do ye know I was just going to ask you about that," said the blacksmith. "The old fellow has been puttin' in great inquiries about the brother this last while. He was at Finnegan, the draper, about it, an' Michael himself, an' even Terry, the waiter, one day he met him in the street. He wanted to make out that the brother had went to Spain; but Terry still stuck to it that the last heard of him was from America.

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"Would he have made money out there, do you think, Mr. Jackson, an' the old man be on the track of it? He might. An' that minds me, now — wee Molly Dugan up beside the post office was tellin' me that this last while there has been a heap of foreign letters for Mr. Normanby. She spotted Joe the postman sortin' the thin envelopes into the Rectory bundle when she was in for stamps. She always be's there buyin' stamps when the mail-car comes in; an' troth it's wonderful the information she picks up."

"And you say his brother has left him money?" interposed Mr. Jackson.

"I said nothin' of the sort," answered the blacksmith. He looked sharply at the cashier. "Ha! I see what you're after, Mr. Jackson. It's pumpin' me you are; an' I expect you know all about it the whole time. You Bank men has terrible noses for the money. Is it much, Mr. Jackson? Tell me now. Ye needn't be afraid of it goin' further. Only I'd just like to know for curiosity."

"I know no more about it than you do yourself, Denis," protested Mr. Jackson. "It was you that mentioned money, not I."

"Ye needn't tell me," said the blacksmith knowingly. "You've got a hint somewhere or other, an' now you're smellin' round tryin' to get information an' bone the money for the Bank. I see it in your face now, Mr. Jackson"— and indeed the cashier was a little out of countenance at the blacksmith's penetration; "but never mind, I'd sooner give you a lift than the other people. Old Berryman's far too soapy for me, an' I like the look of that new boss of yours. The man for you to tackle is Finnegan, the draper. He's a churchwarden of Mr. Normanby's; an' the old man puts great faith in him, all on account of the long black melancholy mug of him. He can go home as solemn-lookin' as the driver of a hearse, an' him bung-full of hot punch; an' because I

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still raise a bit of a joke or a lilt of a song when I get one or two half-ones, the people about here would nearly try an' make me out a drunkard. Turn you up that way, Mr. Jackson," he continued, as they emerged from the back door, "an' up the wee entry. It'll bring you out just fornent Finnegan's shop."

"I say, Denis," said the cashier, turning back, "don't mention my name in connexion with the report."

"Mum's the word," answered the blacksmith, with a wink intended to convey an extreme sense of responsibility. "I'll not give ye away. Mr. Jackson," he called, "if ye hear nothing from old Finnegan, try Terry the waiter. He has all the news of this neighborhood for the last fifty years. An' he knew the old man's brother well," he added still louder, "an' is sure to have picked up any news about him that's goin'."

He waved his hand affably in answer to Mr. Jackson's anguished appeals for silence, and pursued his way thoughtfully towards the forge. A sense of the impotence of a single pint of draught stout in the presence of a well-developed thirst assailed him with increasing force at each yard of the way. Coupled with the curiosity aroused by his talk with the cashier it was irresistible. At the dividing of the ways the blacksmith turned up towards Michael Brannegan's hotel.

Old Terry having passed through his usual daily stages of boots, ostler, and chambermaid, had progressed as far as that of waiter, and was, as the blacksmith surmised, engaged in preparing the smoking-room for its nightly parliament. He assented heartily to Denis's inclusion of room-cleaning in the category of "dry" jobs, and speedily brought forth two tankards of foaming porter.

"Here's to ye, Terry," said the blacksmith. "The first to-day," he added mendaciously, as he raised the pewter measure to his lips.

"Your health, Misther O'Flaherty," responded Terry

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heartily, "an' may the divil niver blow up his fire for ye. Will ye be round the night?"

"I will that," answered the blacksmith. "There'll be great crack the night, I believe. I hear there's a terrible sough in the town about a brother of Mr. Normanby's that's dead in America. But I suppose you have it all long ago?"

"I wouldn't doubt but I moight have the most of it," said Terry cautiously. "But what was it ye heard yourself now?"

"Och, sure ye know as well as I do myself, Terry," said the blacksmith. "About the brother havin' made a lamentable lot of money in the States — out av a goldmine, or somethin' of the sort, and him leavin' the whole of it to our man here. Now ye needn't be puttin' me off. Wasn't old Mr. Normanby round two or three times with ye about it? I suppose ye could tell the amount to a halfpenny?"

"Well, I could not thin," answered Terry. "The ould man was as close as a limpet about it. He questioned me up an' down about the brother, Masther Lawrence that was, an' what port he went to, an' what word there was from him afther he left, an' how long ago it was since he was heard of; but the sorrow a bit of me could make out what he was afther, an' I pumpin' him all the time. Ye might as well have thried to open an oysther wid an electhroplated fork — an' the divil a more onsuitable implement for the purpose do I know. He was undher a strict promise of secrecy, he said, an' troth, for the bewildhered ould dhreamer that he is, he kept it wondherful.

"But all I could tell him — an' I thried him wi' truth an' lies — I couldn't seem to satisfy him. He wasn't right plazed with Masther Lawrence bein' in Calfornia, though 'twas there the boy went to right enough. Nor he liked it no betther whin I took him two or three other places round the States; an' I'd ha' taken him to the

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Islands of the Blest if I'd thought it'd ha' been any satisfaction to the old fellow; but troth, Masther O'Flaherty, if he's dead an' gone, it's not the same spot that Masther Lawrence is in this minit.

"An' do ye know all the time it niver come into me thick head what he was afther. If I'd had as much brains as a hen could hold in her shut fist I'd have known it was money; for all his talk was wearin' round to where the brother died, an' whin he died; an' that should ha' put me on the track."

"I wouldn't fault ye for that, Terry," said the blacksmith. "There's two reasons for askin' about the death of your friends. The one is whether you're likely to get anythin', an' the other is to make sure there's no danger of them comin' back."

"An' troth 'twas the second av the same reasons was likely to be in the minds av Masther Lawrence's friends thin," said Terry; "for he was a divil's imp if iver there was one. An' if he died worth money 'twas through robbin' some dacent man, or maybe, God knows, a church. But do ye say he has left a fortune?"

"Millions," said the blacksmith. "Of course," he added, "it may only be dollars. But even when ye divide millions by five there's a deal left."

"The saints deliver us!" ejaculated Terry. "Who have ye it from?"

"Now it's from the stable," said Denis. He drank the balance of his porter leisurely, enjoying Terry's goggle-eyed curiosity with the tail of his eye.

"I got it from one of the Bank men, Terry."

"I have it," said Terry. "I seen ye goin' down the back av the houses with Misther Jackson a half an hour ago. 'Twas him told ye."

"Oh no, no, not at all," said the blacksmith hastily. "Mr. Jackson knows nothin' about it. As a matter of fact, Terry — between you an' me — it was the cashier in the other Bank told me."

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"Was it so?" said Terry. "Well, be me sowl if it comes to ould Berryman's ears about him blabbin' it's the same young gentleman'll be sorry. For if Jackson gets wind of the money he'll be on it like a trout on a Mayfly. Maybe he's on the thrack av it already. He's been makin' up to Miss Nora powerful lately. Anyway if ye got the news from the Bank it's correct ——

"I'm sayin', Denis," cried Terry, slapping his thigh.

"Aye?" said the blacksmith, startled.

"D'ye moind the Jew man I told ye about a month ago, the wee morsel av misery that looked as if he'd been atin' crickets, an' devoured as much flesh mate as would ha' fed a pack av hounds."

"Him that tipped ye the sovereign when he was goin' away," said the blacksmith maliciously.

"He was askin' me a heap av questions about ould Misther Normanby here," said Terry eagerly, not heeding the remark. "Up an' down he questioned me about him, an' had he friends abroad, an' the names av thim. Bedambut now, Denis, would he be a lawyer from the States?"

"By the hokey, Terry," cried the blacksmith, jumping up in great excitement, "ye have hit it! That's who he was ——

"Terry," he said, breaking off, "bedad there's Mr. Jackson comin' down the road, an' he mustn't see me in here in the daytime. If he's speakin' to ye don't let on ye were talkin' to me. An' don't say a word in the room to-night till I get round." And the blacksmith bolted hastily out by the side door, and made for his forge, eager to finish his day's work and begin the far more congenial task of passing round the unusually choice tit-bit of gossip, fully persuaded of the truth of it, and quite unconscious of having humbugged not only Terry the waiter, but also Mr. Denis O'Flaherty.

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CHAPTER VI

MR. JACKSON'S interview with the draper had not been fruitful.

Warned by his disaster with the blacksmith he had begun his inquiry with such an exaggerated degree of caution that Mr. Finnegan had entirely failed to grasp the drift of his hints, and fully persuaded that the cashier had merely dropped in to enjoy a little oratory, was soon in full spate.

The inevitable dissertation on "the unexampled success of our up-to-date business methods" was expanded by illustrations drawn from a walk round "our various departments." Mr. Jackson passed with increasing temperature of countenance from "our summer goods," where he received, rather shamefacedly, a demonstration of the latest thing in bathing costumes from a young lady little less abashed than himself, to "our blouse department," where the stolidity of the attendant enabled him to recover some confidence. But an anguished passage round an angle stacked with corsets, which Mr. Finnegan *would not* ignore, brought the perspiration out on him; and when the draper, with a hardihood bred of long familiarity, landed him plump into the most embarrassing section of "our white goods," Mr. Jackson made wildly for the door, pursued by feminine tittering and the consciousness that his adventure would be all over the town before night.

Safely outside the dreadful precincts of the shop he renewed his campaign, but with no better success. The introduction of Mr. Normanby's name brought forth a deprecatory laudation of Mr. Finnegan's excellences as

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a churchwarden, with a detailed account of how he had recently repelled an attempt to promote ritualism in the parish, and a rhetorical peroration on the advances of the Scarlet Lady, who, if Mr. Finnegan might say so, was not being sufficiently kept under observation these latter days.

The utmost Mr. Jackson could extract without direct interrogation was that Mr. Normanby had been making inquiry into the history of a member of the family, whose doings, if Mr. Finnegan dare put it in that way, had best be buried in the silence of the tomb.

But if the cashier had wasted his time with Mr. Finnegan he had no such complaint to make of Terry.

Going through the hotel bar he spent ten minutes in a vain attempt to penetrate Michael's Delphic reserve, but desisted before the landlord had seemingly grasped the fact that Mr. Jackson was having the impudence to try to pump him. The ten minutes were invaluable to Terry.

Terry's brain, whatever it may have been in its preporter days, was not at the time of this history particularly fertile in original ideas; and his observation was somewhat decayed. But for embroidery on a hint he was unexampled in Ireland.

A whole drama developed before the fascinated cashier. The arrival of the stranger, at first barely noticed —"For to tell ye the Gawd's truth, Misther Jackson, at the beginnin' I just took him for wan av thim Jew men that does be goin' about suckin' the blood out av poor people like clegs in the worm month"— attention first drawn to him by the bundles of papers he kept drawing from his "shiny, wee black bag."—"Dhat thick, creeshy-lookin' paper that them fellows does be writin' on, I suppose because they can charge more for it." This, and a "ferrety, lawyer-lookin' countenance," that Terry recognized but couldn't just put into words. "'But me foine fellow,' sez I, 'if you're not

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an attorney, me name's not Flanagan.' An' wasn't it sharp av me, too, Misther Jackson, an' him an American attorney. But thim fellows all has the wan look, just like weasels.

"An' whin I had made out that much, 'Now,' sez I to meself, 'what are ye here for? For if ye're afther some dacent man wid the law it's meself'll give him the office, an' lave ye sittin' on your — your behind.' And whin he begin askin' his questions, I knowed where I was. 'It's a legacy,' sez I. 'It's a legacy. Now who the divil would it be for?'

"It took him a long time to get the length av Misther Normanby, for whin a man's out lookin' for information if he wanted to go from the parlor here to the bar he'd go round by Denis the blacksmith's shop. Ye know, Misther Jackson?"

"I do," answered Mr. Jackson consciously.

"But directly he mentioned Misther Normanby and the brother Lawrence, 'I have it,' sez I, 'I have it. The brother's dead an' has left him a fortune.' An' right enough, so it was."

"Did the lawyer tell you that, Terry?" asked Mr. Jackson eagerly.

"He did not then," answered Terry, with a wink intended to convey the great sagacity of the American attorney. "Whin he seen what I was afther he drew in his horns moighty quick. Very civil and cool he was with me from that till he left, an' the divil a ha'penny he give me goin'. He knowed I'd pumped him to his face, and him a Yankee at that, and he was badly pleased about it."

"But how do you know about the legacy, Terry?" asked Mr. Jackson.

Terry paused for a moment, then leant forward to Mr. Jackson's ear.

"I have it from Misther Berryman's clerk below, no less. He come here pumpin' me like it might be your-

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self." Mr. Jackson turned red. "But he's not as fly as you are, Misther Jackson; and he with Misther Berryman so long itself, and I had the whole thing out of him in a twinklin'. 'I'll swap news wid ye,' sez I, when he come at me about the lawyer. 'How much money will there be?'

"'I hear a million,' says he in a half-whisper, lanin' over to me like I might to yourself here.

"'The Saints take care av us!' sez I.

"'Av dollars,' sez he, 'only.'

"'But sure,' sez I to myself, 'that's two hundhred thousand pounds.'"

Whereupon, appalled by the magnitude of the sum, Terry had resolved to maintain strict secrecy till he had obtained confirmation, and had thrown dust in the eyes of Mr. Berryman's clerk, and persuaded him there was nothing in the story. But when his conversations with Mr. Normanby had convinced him of its truth he resolved to communicate with Mr. Jackson at the first possible opportunity, so that Mr. Jackson's Bank might get their hands on the money. For, God knew, they were the decentest Bank of the two; and he would rather do Mr. Jackson a good turn any day than that old serpent Berryman, and thank Mr. Jackson very much he would take a pint of porter, for he was as dry as a whistle and hadn't lipped drink that day.

Before Terry's nose had emerged from the pot of porter, Mr. Jackson was well on his way to the Bank, fairly bursting with news.

The door was opened to him by Jane, the manager's housekeeper and general servant, an old retainer who had watched over her Master Anthony's infant career as nursemaid, and after an interregnum of unfortunate marriage, widowhood, and letting of lodgings, had assumed control of his middle age with increased autocracy of spirit.

Jane was one of those devoted housewives who, being

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wholly intent on keeping her house scrupulously clean and neat, was generally herself very untidy and dirty. A perpetual black smear on her forehead was closely connected with a lock of hair that continually fell across her eyes and required to be continually adjusted. Even her Sunday face never wanted it. Only a close observer of form could have told that it was not the smear of the last time he had seen her before, or of twelve months ago. Unfortunately for Jane her husband was a man of æsthetic sensibilities, and ran away from home for good after the first clear revelation of the domestic Jane as distinct from the Jane of courtship. The manager, partly from use and wont, and partly because he was a philosopher and recognized that beauty is only for a day, while a good cook lasts for a lifetime, was unmoved by her appearance and only too glad to secure her for a housekeeper; and Jane had remained with him since the date of her domestic calamity, although she had been set free for a second venture by the death of the fastidious wanderer.

Her unlucky experience with one man had not at all soured her with the sex. Her Master Anthony she regarded as little short of perfect, and any good-looking young fellow such as Mr. Jackson was sure of her favor.

She opened the door to him in a state of great excitement.

"Is that you, sir?" she said. "Come on in. The master'll be delighted. He's in the great feather with himself, clean leppin' out of his skin. His ould Uncle Joseph died the day before yesterday, and the word's just in by this evenin's post.— Aye, I think he left him money. Who else would he leave it till? Come on up to the sittin'-room. The master's sittin' there by himself with a bottle of champagne wine before him wishin' he was in Belfast till he'd get some of his chums in to drink it and wish him luck. Watch the bucket; I was

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just givin' the hall a wee wash — step on the mats. Do you wish him luck when you go in. It'll please him.

"Here's Mr. Jackson, Master Anthony," called Jane as she opened the door. "Go on now, Mr. Jackson," she whispered, nudging him in the ribs with her elbow as he passed her.

She listened with a broad grin of satisfaction to the cashier's hearty congratulations of his manager before closing the door, and then descended to the washing of the hall with fresh vigor.

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CHAPTER VII

"SIX thousand pounds," said the manager. "Take another little drop of fizz. It's a tidy little sum, Jackson, eh?"

"You're jolly lucky, sir," said the cashier. He sighed. "I envy you."

"I know what you're thinking of, Jackson, my boy," said the manager. "If I were ten years younger I'd be thinking of the same thing. But it's come too late. That's how the world goes. When you're a faded old bachelor like me somebody'll likely leave you money too."

"Oh, come, sir," protested Jackson. "You're not so old as all that."

"Thirty-eight the day before yesterday," sighed the manager. "Too old for sentiment. And my hair's going too. Do you see that little peninsula jutting out into my forehead? There were sixty-five hairs in it a month ago; now there are only fifty-nine. I'll be as bald as a coot in a year's time. Picture to yourself a fly lighting on my shining cranium just as I dropped on my knees to a girl. No, Jackson, my dear fellow. Too late. 'Talk not to me of romance, I wear flannel,' somebody has said. It sums up the situation as far as I'm concerned. It's all up with me. I'm doomed to be a lonely old bachelor all my days. '*Similis factus sum pellicano solitudinis, sicut nycticorax in domicilio.*' 'I am like a pelican in the wilderness, like an owl of the desert,' or as Miles Coverdale more strikingly renders it, 'like an owl in a broken wall.' And in the end," said the manager, somberly pouring himself out a fourth glass of champagne, "I suppose I'll die in a nursing-home."

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Mr. Jackson looked discreetly sympathetic, but did not venture on a remark.

"Well, well," said the manager, "I'll always have my books."

"And a jolly lot of them you have, sir," said Jackson, looking round the room.

"Too many," answered the manager moodily. "I'd been married long ago but for my unfortunate taste for them. I was as good as engaged to a girl once — a feather-headed little thing she was, but pretty. Gad," said the manager, brightening up, "she was as pretty as a fairy."

"And what did you do, sir?" asked Jackson anxiously.

"I told her the truth," said the manager, relapsing into gloom, "a most indiscreet thing to do when you're courting. They find out the truth about us time enough. I told her I'd like to be married if it was only to have a home for my books. It was a jolly good job anyhow; the last time I saw her she was eleven stone if she was an ounce. I've never had any confidence in the future of a girl's figure since.

"Then I fell out with one of the nicest girls I ever had because she didn't like 'Martin Chuzzlewit.' I thought I couldn't love a girl who didn't like 'Martin Chuzzlewit.'

"I was wrong, too," continued the manager. "I read 'Martin Chuzzlewit' five years later, and found I had changed my mind about it."

"And did you not go to the girl, sir?" asked Mr. Jackson.

"I did," answered the manager mournfully. "But when I saw the girl I found I had changed my mind about her too."

"Maybe if you'd married her five years before you wouldn't have changed your mind," said Jackson, holding on desperately to romance.

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"Maybe not," acquiesced his chief. "But at my age one sees the risk. A youngster like you rushes blindly into matrimony, but we old fellows look before and after. But don't listen to my words of wisdom, my dear Jackson. Miss Nora's a very pretty girl. Here's to her very good health. Take another little drop of fizz. By the way," said the manager suddenly, "am I misled by the combined effects of Plutus, represented by my uncle's six thousand pounds, and Bacchus in the shape of four glasses — wait till I make it five — of excellent champagne, or did I send you out to ascertain the truth about your prospective father-in-law's fortune?"

The manager listened to Mr. Jackson's recital with judicial gravity.

"There seems to be no doubt about the fortune, sir," concluded Jackson, "if we only could make sure of the amount. It's a pity we hadn't all this information when Mr. Normanby called to-day. Would you think of writing him to-morrow to say he could have any advance he might require? I think it would be judicious, sir."

The manager remained in deep thought for some moments.

"I have been holding communion with five glasses of champagne, Mr. Jackson," said he at length. "The first four are very much of your opinion, and the fifth is quite enthusiastic about it. That's good so far as it goes. But I haven't any great degree of confidence in the opinion of a glass of champagne; and the whole family after the fourth are little better than fools.

"So I think we'll leave the matter over till the morning; and you and I will slip away to some place where there isn't any champagne — say the office below — and we'll talk it over by ourselves. Did you ever hear of the ancient Germans, Mr. Jackson?" inquired the manager.

"I never heard much about the Germans at all," answered the cashier, "before the present Emperor."

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"Well, the ancient Germans ——

"Look here, Jackson, my boy," said the manager, leaning back in his chair, and regarding his cashier benevolently. "I'm going to provide you with a beacon-light for our future intercourse: when I begin to quote from the classics take the bottle away from me. The occasion won't often arise. Many years ago I promised a very decent young fellow — one Anthony Wildridge, a bank clerk — that I'd never drink any intoxicant but champagne; and that, Mr. Jackson, is coming as near teetotalism for a bank clerk as one can very well get. But, whenever I do lapse, in the interests of discipline, — which is at present suffering damnably — bear in mind what I say. If you had removed the bottle about ten minutes ago, about the time of that pelican in the wilderness of which I was speaking, I wouldn't be inflicting the ancient Germans on you now.

"The ancient Germans, Mr. Jackson," went on the manager, recovering the thread of his discourse, "were of the opinion that the ordinary man in the street — or, as they would doubtless have said, in the woods, has a deal more sense when he's drunk than when he's sober; and so they used to debate any serious matter in both conditions.

"But drunk," said the manager, "it's my opinion that the aged Terence is no better than a false witness, and that I should part with no money till the story is confirmed; and I'll be very much surprised if I'm any more enthusiastic about it in the morning. I know the frame of mind I'll be in to-morrow morning. When you become a manager, Mr. Jackson, and have a request for an overdraft placed before you, if you wish to attain a reputation with your directors for caution and sagacity, consider the question on the morning after a champagne night. If you have a stomach like mine you'll not err on the side of rashness.

"Now with regard to the business on hand — how do

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you stand with Miss Normanby? If your relations with her haven't advanced beyond the point when it would be mean or indelicate of you to attempt to pump her, in my present state of judgment that seems to be the quarter for information. If it's only a matter of acquaintanceship between you, or even flirtation, I see nothing to hinder you sounding her cautiously. But, of course, if it's what a misguided young fellow like you would call love ——"

The manager raised his right eyebrow and blinked across inquiringly at his junior.

"Well, upon my soul, sir," said Jackson, "I'm not just exactly sure how we stand."

"That's interesting," said the manager, brightening up. "That's decidedly interesting. Look here now, Jackson, my boy. I'm a veteran, retired from the game, a looker-on. But I've had some experience in my time. Not an ounce of romance left in me. Just calm disillusioned judgment. Now I tell you what we'll do. We'll open another bottle of champagne — that's a clear duty; I drank the last three glasses, and never attended to my uncle's memory at all — you'll put the circumstances of your unfortunate case before me, and I'll place the ripe experience of, let me see, I began about thirteen — thirteen from thirty-eight — of twenty-five years at your disposal. What do you say now?"

"I think, sir," said Jackson apologetically, "we'll not need to open the second bottle."

"Well, just a small one then," said the manager, dexterously nipping the wire.

"Come on now. You give me the facts and I'll tell you where you stand, to a hair's-breadth. First of all as to your own position; of course you're in love with Miss Normanby. Don't turn so red, Jackson, it's not only not unusual, it's inevitable. At your age a young fellow is just a well-spring of pure affection if he's been

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anyway well brought up. The only possible chance of his escaping love and early matrimony is for him to distribute his affection fairly widely, say among three or four, and that in your case is impossible. In a merely academic way I've been inquiring into the matter, and I find that Miss Nora is the only really presentable-looking girl in the town.

"You know, Jackson, my son," continued the manager, setting down his champagne-glass after a lingering interview with it, "until a bank clerk is thirty it's positively sinful to send him to a country town of under two thousand in population. After years of patient research into the subject I have figured it out that the proportion of physically attractive girls in the upper middle classes is as one to five hundred of the whole population. In a town of two thousand inhabitants your bank clerk has the possible four pretty girls to squander his affections among, which is sufficient to prevent his bestowing on any individual girl what you might call a matrimonial share. Observe your misfortune: we're just about one hundred people short of the two-girl figure in this town. The second might arrive at any moment. But in the meantime there's only one; and you're in love with her, and before the second comes on the scene will probably be engaged.

"You will notice that I eliminate entirely the summer visitor girl, from her very quantity utterly negligible; a mere ephemera; the resident damsel's best asset in fact. The season is over, the summer ended, the inevitable blank comes. The young man's affections, stimulated by all these transitory creatures, concentrate on the one permanent girl about October; and he's as good as done for. I should say you fell in love with Miss Normanby about — let me see now, the season here runs to the middle of September — the first of October. Eh?"

"I took an awful fancy for her the first time I ever

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saw her," said Jackson with enthusiasm. "Wait till you meet her yourself, sir."

"No danger, my dear boy," returned the manager. "I'm an icicle, an extinct volcano. Not that I hadn't my little weaknesses in that line," he went on complacently. "I can look back on them now that I've outgrown them, as Horace — confound Horace, that's opening a second bottle of fizz — but you know what he says: '*Nec lusisse pudet . . .*' 'I can lick my lips,' says he, 'over my little sprees, now that I know I've learned sense.' I'm safe from the infection now. But to return to your affair. How do you stand with the lady? Have you declared your passion, as they used to put it in the novels of my callow taste, or do you still sigh in silence? Look here, my boy," cried the manager, breaking in on himself, "don't look so woebegone. Here, begad, we'll split the tail-end of the bottle. Come now, report progress."

"Well, the fact is, sir," stammered Jackson, "she and I are awfully thick, downright good chums, and all that; but if I mention sentiment at all she just laughs at me."

"That's no new experience," returned the manager, "and by no means an unhopeful one. Look now, Jackson, lay hands on the Ark of the Covenant, kick the manager who has been placed in authority over you if he ever mentions Horace again, but just for this once let me refer you to the fifth ode of the second book. He must have been thinking proleptically — the figure," said the manager, with a slight hiccup, "is called prolepsis or anticipation — of your case:

"'*Circa virentes est animus tuæ*
Campos juvencæ,' and so on; '*jam te sequetur*.'

'Don't mind if your sweetheart is inclined to play the giddy garden goat at present,' says he, or words to that

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effect; 'when she takes seriously to courting you'll be tired of it before she will.'

"The whole passage is tinged with Roman coarseness, Mr. Jackson, I regret to say; and the figure of a heifer does not commend itself to our modern taste. Burns has the same thought much more charmingly in 'My love she's but a lassie yet'; but one should never quote Burns on anything but whisky. Champagne's all right for a dilettante like Horace; but Burns demands the real stuff in love and drink.

"But we seem to be drifting away again from the matter in hand. Take an old fellow's advice, my son," said the manager solemnly, "and don't wish for your sweetheart to be sentimental. A sentimental sweetheart at seventeen is a confoundedly jealous wife at forty. And don't be too sentimental yourself. A little calf-love — I don't seem to be able to get away from the farmyard simile — and a boy and girl kiss or two. By the way" — the manager looked a little archly across the table —"have you ever ——?"

"I never got the chance, sir," answered Jackson.

"One seldom gets the chance, Mr. Jackson," returned the manager; "it's generally a question of making one. But didn't you say something one day about leaving certain persons home by that delightfully shady bypath to the Rectory known as 'Sweethearts' Lane'?"

"Just a couple of times, sir," said Jackson hastily.

"It looks remarkably like two opportunities," returned the manager, "remarkably like. About dusk, I think you said?"

"Only one of the times, sir," protested Jackson.

"I may be wronging the young lady," said the manager, "but in my opinion the girl who walked up that lane at dusk with a young man had made up her mind to run the risk of being kissed. I don't say she would have let you, mind; but I rather think she would be surprised that you didn't try."

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"But," objected Jackson ruefully, "she might have been wild at me if I had tried."

"Very likely," said the manager; "but better so than that she should be disappointed with you for not trying. And you would at any rate know where you were. You know the excellent golf maxim about putting: 'Never up, never in.' You might do worse than apply it to your courting.

"However, I don't think you're a very bad case yet. If you were you'd have kicked me out of the window long ago. I will consult Anthony Wildridge and cold water in the morning; but the opinion of the said Anthony and the lion's share of a bottle and a half of dry champagne is that you may without any breach of the laws of the game of courting try to find out from Miss Nora Normanby the reality and extent of her father's windfall."

"You don't think, sir," said Jackson anxiously, "that she'd imagine it was on my own account."

"I don't think she would, my boy," said the manager, warmly shaking his cashier's hand. "I don't think anybody would that knows you. And now, Mr. Jackson, we've not emptied our glasses yet, and we'll drink to the memory of my Uncle Joseph. I haven't seen him for ten years; but he's done me a good turn. I wish he needn't have died to do it. But nothing short of death would have parted my Uncle Joseph and his money. He was an unfortunate old bachelor like myself, Mr. Jackson," said the manager pensively, from the top of the stairs. "Upon my soul, my boy, I think you'd be wiser after all to make a fool of yourself about a girl. By one path or another we all come to folly in the end."

"I beg your pardon, sir," said Jackson nervously from half-way down the stairs, "but I think it might be safer if you put the lamp back on the dining-room table."

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CHAPTER VIII

MR. JACKSON'S way home led him past Michael Brannegan's, and personal dignity had a long struggle with curiosity and a share of two bottles of champagne before it prevailed on him to avoid the temptations of Michael's bar-parlor, where Mr. Jackson very well knew gossip would shortly be in full spate on the rumor of Mr. Normanby's sudden wealth.

The cashier's interview with his manager had lasted little over an hour, and already the extent and diversity of the rumor would have astounded any one but a dweller in a smallish seaside town.

William Rankin, the cobbler, seated in the window of his little shop, half-soleing a boot with an assiduity that the uninitiated would have thought precluded him from observing anything but his awl and waxed-end, had seen Mr. Jackson calling at the Bank.

Now it was quite natural that Mr. Jackson should be seen passing in and out of the Bank premises between the hours of ten and four; but why should he be going in between six and seven? It wasn't half-yearly balance time the cobbler knew very well, for that came later in the year. Besides it was Mr. Jackson's invariable practise before returning for his evening's late work to smoke a cigarette in the cobbler's shop. This enabled him to defer his return to toil to the last possible minute, and gave him an opportunity of explaining to Mr. Rankin how much harder a bank clerk had to work than a cobbler. It was clear that Mr. Jackson could not be working late.

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Maybe, mused the cobbler, he was merely going to call on the manager. But the cashier had never been on visiting terms with the late manager and his family. It was understood that a cashier was lower in the social scale than a manager. As a cashier he was in the ranks of commerce: it was only when he became a manager that he acquired professional status. Mr. Berryman's cashier was, indeed, occasionally invited to afternoon tea, but then, in the opinion of many, Mr. Berryman was hardly up to usual managerial standards, and it was remembered in the town, though Mrs. Berryman had forgotten it, that his wife's father had been in the grocery business.

But the wife and daughters of Mr. Wildridge's predecessor had never recognized the cashier socially. Maybe, the cobbler reflected, waxing his thread meditatively, the new manager was more easy-going, and didn't intend to stand so much on his dignity. If that were so, pursued the cobbler's thought, he might be willing to wear country-made boots, and not send for them to Belfast like the late manager and his family.

And, of course, the new manager was a bachelor and would need some company of an evening till he had made a few friends. It was all quite plain. Mr. Jackson had merely dropped in for a chat.

But all the same the cobbler wasn't perfectly satisfied. And although to all outward seeming he was working away furiously without a thought except about the boot between his knees, in reality a little maggot of unsatisfied curiosity was eating away busily at the back of his brain.

His frenzy of boot-repairing began to slacken. He began to bore his awl-hole with more deliberation, and the final tug on his waxed-end was wanting in conviction. At last he laid down the boot on which he had been working, opened the door into his little hall by jabbing his awl into it, and thrusting out as much of his

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head as was possible without falling bodily off his stool called to his wife in the kitchen: "Sally, Sally, what'd Mr. Jackson be away into the Bank at this time of night for?"

His wife looked up from the face she was washing without the consent of its owner, a small boy of four, and came into the hall with a concerned expression of countenance. Her husband descended from his stool and joined her.

"Is he just gone in there now, William? (Stop that cryin', ye wee brat, or I'll go back an' warm your ear. Eh? Well, rub the soap out of your eyes then; haven't ye hands on ye?) I wonder what'd be up," she continued to her husband, gazing over his shoulder at the Bank.

"It's queer him goin' in there as far on in the day as this an' no late work on nor nothin'," returned her husband.

The pair contemplated the Bank door in silence for as long as would have sewn on one side of a half-sole; but no inspiration came to them.

"I'll tell ye what I'll do, William," said Mrs. Rankin, reaching behind her for the knot of her apron; "I'll run down the length of Mary Molloy's an' hear if there's anything on in the town."

"Aye, do," said the cobbler, "an' I'll go in an' finish them boots I'm at. It'll take me all my time to get them done before dark; an' they're wanted in the mornin'. Don't stand gostherin' there all night."

"I'll be back in the shakin' of a lamb's tail," answered his wife, hastily hanging up her apron on one nail and reaching down a shawl from another. "Hold on till I cuff these children to bed." And having driven the denizens of the kitchen to universal lamentation in the upper regions of the house, she departed joyfully on her mission, leaving the cobbler debating with himself whether it would be worth while to resume work before

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she came back, a problem which he settled by lighting his pipe and continuing to prop up the front door.

Long after a well-brought-up lamb would have ceased shaking its tail and gone to bed, Mrs. Rankin returned, astutely dodging her husband's wrath by beginning her story while she was still about twenty yards away.

With the help of her friend Mrs. Molloy she had traced Mr. Jackson's movements since he left the Bank at four o'clock with wonderful accuracy, practically nothing having escaped notice but the blacksmith's surreptitious pint at Gerahan's; but as his refreshment at Michael's was multiplied by three, the story was a pint of porter to the good.

The collecting of the facts had taken little time; it was in the drawing of deductions from them, or as Mrs. Rankin expressed it, "putting two and two together," that the delay had taken place.

The final theory of the cronies, assisted by a council of friends collected during the investigations, was that the blacksmith being in money difficulties and having failed to meet a bill when it came due, Mr. Jackson under pretense of having a dog's tail docked had gone down to dun him; and that the blacksmith not being able to pay, Mr. Jackson had called on Mr. Finnegan, his surety on the bill, to demand payment, and had returned to the Bank to report progress to the manager. It was also agreed that the blacksmith having begun to drown care with three pints of porter in Michael Brannegan's would certainly send out for a further supply of liquid, and was likely by this time blind drunk.

This last hypothesis, just before Mrs. Rankin's departure from her friends, had been raised to a certainty by the contribution of a late-comer, one Mrs. Robinson, who had heard that the blacksmith's wife, finding her man lying in the corner behind the forge fire, had in her rage lifted a shovelful of red coals from the forge fire

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and thrown it about his legs, utterly ruining a pair of new moleskin breeches.

The cobbler was quite content with his wife's interpretation of the Jackson incident, and as it was obviously not worth while sitting down to work on a pair of boots that he couldn't finish that night, had just decided to retire to the kitchen and discuss the new topic with his wife, when Rumor, in this case personified by James Robertson, the postman, wafted the first intelligence of Mr. Normanby's good fortune into his door.

But James, with a piquant bit of gossip to deliver all over the town, as well as the evening mail, hadn't time to convey more than the bald outlines of the story to the cobbler, who determined to seek the fountain head at once, and set out for Michael Brannegan's, marching down the middle of the street, and ignoring the little groups that had formed in every few doorways all along the postman's wake. His wife, too greedy for gossip herself to oppose his going, watched his departing figure enviously, and hoped without much hope that he might return home sober enough to be able to tell her the news.

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CHAPTER IX

AS the cobbler made his way to Michael's he laid down his plan of campaign in the forthcoming maneuvers with Terry, and like a prudent general first of all took stock of the sinews of war, which he found amounted to two shillings and three pence. He was well aware that for the purpose of extracting information a frontal attack was vain. The obvious strategy was a flank movement, supported by heavy artillery in the shape of pints of porter; and a brief calculation satisfied him that the funds at his disposal were ample. He might, it is true, be obliged to call in an ally; but then a judiciously selected ally would contribute to the expenses of the campaign. He marched forward, satisfied that victory was already within his grasp.

But, like many another general, he had not considered the value of moments. While he had been detained by the reconnaissance conducted by his wife, his plan of campaign had been put into operation by more active assailants; and the enemy completely overwhelmed. Unfortunately, as not infrequently happens, the very completeness of the victory was the undoing of the victors, and the utter prostration of the foe had left him without the power of paying a war indemnity. In other words, to drop the military metaphor, the gossips of Portnamuck in their anxiety to extract information from Terry had filled him so full that he wasn't able to tell them anything at all, and by the time the cobbler arrived on the scene was lying speechless under the hotel stairs in the recess usually reserved for boots.

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But the cobbler's greatness of soul was not to be overcome. He calculated his resources again, reflected that after all a cobbler was as good as any other man, and determined to risk the higher price of drink and the frowns of the regular habitués, and boldly to penetrate into the bar-parlor.

Here he found an unwonted state of disorder. The regular members of Michael's parliament had assembled earlier than usual in consequence of the news; Mr. Finnegan had discovered, before the complete overthrow of Terry, that Michael had driven out to his farm to inspect some cattle, and fired with the notion of achieving fresh oratorical honors had hastily declared the assembly a convention for the purpose of debating the good of the community, and voted himself into the chair. A wholesome respect for his landlord's tongue and brain had prevented him from usurping the leather arm-chair sacred to Michael's bulk. This had been wheeled into a corner, and from one of the smaller wooden arm-chairs provided for customers Mr. Finnegan was, when the cobbler entered, engaged in delivering his seventh oration, which, it may be added, was also the seventh oration of the evening.

But it must not be assumed that the chairman had secured an entire monopoly of speech during the meeting. The respectful and even humble silence that attended Michael's remarks had by no means been accorded to the usurper.

The melancholy seedsman had found time to put forth quite a series of Cassandra-like prophecies of the results of taking any action whatever to enlist Mr. Normanby in further schemes for the good of the town, his prognostications including an utter absence of sunshine in the following year, the failure of harvest, and the consequent ruin of the farming interest, and of all those, especially seedsmen, who were indirectly depending on agriculture.

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Mr. Sharpe had reiterated at ten-minute intervals his willingness to take five hundred one-pound shares in any rational commercial enterprise, provided the directorate was kept free from windbags and hypocrites, and barked forth with increasing pungency his opinion of persons who were more ready to put their hands in other people's pockets than in their own; and Mr. Denis O'Flaherty, even more fluent than usual by reason of his potations in the afternoon, had contributed a running commentary of such point and vigor on sallowness of complexion, loquacity, and the incompatibility of a high standard of rectitude with the chronic imbibing of whisky punch, that nothing but the blacksmith's size and a recollection of the abnormal consumption of moleskin breeches incident to his trade could have restrained the chairman from assault and battery.

But in spite of all the interruptions the chairman had dominated the meeting. In an assembly where every man was determined to say or do nothing that he couldn't back out of afterwards, the mere appearance of initiative created by assumption of the chair gave a certain preponderance among the unreflecting.

The more knowing ones, among whom may be counted the blacksmith and Mr. Sharpe, were not deceived. But it suited them admirably that Mr. Finnegan should be in the chair. Mr. Sharpe, though prompt enough to act for himself, knew his fellow-townsmen well enough to be aware that if he took any action involving them he would be left in the lurch in event of failure; and the blacksmith concealed under his garrulity and love of fun a large vein of caution. With Finnegan in the chair they knew they were safe. He had engrafted on a natural taste for chairmanship a smattering of procedure gleaned from a shilling handbook, and reveled in motions, resolutions, amendments, adjournments, and all the formulæ that enable assembled mankind to avoid doing anything in particular.

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On the present occasion Mr. Finnegan had outshone himself. With each successive speech a longer vista of office had opened before him, and in his eighth discourse he was in the middle of outlining a series of meetings, extending over several weeks, in which no business could possibly be transacted, when the door of the bar-room flung back violently, and Michael elbowed past the side-posts and stood within surveying the company with a suspicious and lowering glare.

Mr. Finnegan instantly saw the moments of his chairmanship numbered, but with a temerity that nothing but his passion for the dignity could have inspired, made a desperate effort to retain office.

"You have doubtless heard, Mr. Brannegan, the news of the phenomenal good fortune of what I may call one of our most distinguished fellow-citizens. We have constituted a little meeting here, and our friends, subject, of course, always to your approval, have in your absence done me what I must call the great honor of appointing me to the chair ——"

But Michael, whose visage had been purpling ominously, listened no further. Three strides carried him across the creaking floor. He caught the shrinking Finnegan by the coat collar.

"Up with ye," he cried in a voice of thunder, twitched him out of the chair, and flung himself heavily into it.

Half a dozen friendly voices were raised in warning, but they were too late. The arms of the chair creaked, cracked, yielded a little, but in the end stood firm. Michael was hopelessly wedged.

For about a second he did not realize his disaster, and swept the room with a mingled stare of inquiry and consternation. Then a half-strangled bellow of rage burst from him. His huge chest heaved and strained. His great thighs expanded with effort; his heels spurned to the floor. A second warning, this time in a shout, was a second time too late. The chair tilted back,

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paused majestically on its hind legs for a breathless instant, and the next Michael's vast bulk, adorned with the fragments of a wooden arm-chair, was being dragged off the breathless carcase of the unfortune cobbler who, conscious of his lack of standing in the room and dreading Michael's tongue, had stolen behind Mr. Finnegan's back in the hope of avoiding observation.

A few good Samaritans carried the cobbler out to the street door; but the majority of the company crowded round Michael with foreboding sycophancy.

It was in vain. When Michael was hoisted to his feet he motioned feebly for his leather arm-chair, and sank into it with a suddenness that almost brought about a second disaster. Then he drew half a dozen deep breaths, glared furiously at the ring of anxious faces bending over him, and pointed to the door.

"Get out," he gasped apoplectically, "all of you — this minute."

Consternation fell on the room. To leave at eight o'clock, and with such a tit-bit to discuss. It was monstrous. But who was to bell the cat? All eyes turned to Mr. Finnegan, the cause of the disaster. He trembled, and almost turned tail. But there were at least half a dozen customers among his victims.

"Oh now, Mr. Brannegan ——" he faltered.

But the landlord's usual supply of breath had returned to him. The spoons jingled in the tumblers and the tumblers danced on the tables at his bellow:

"Get out to blazes — the whole pack of ye — or if I rise ——"

Nobody waited to hear the conclusion of his threat. In the twinkling of an eye the bar-parlor was empty. The sound of Michael's footsteps in the passage cleared the bar a moment later. In a few more seconds the bar door slammed noisily; and for the first and last time in the history of Portnamuck Mr. Michael Brannegan's

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Family Hotel and saloon bar was closed at the incredible hour of eight o'clock.

A few of the regular frequenters hung about the door vainly hoping that Michael might relent. The dismal forebodings of the cobbler's wife were gratified by the spectacle of the remainder conveying her husband home in his customary limp condition at an abnormally early hour.

The convoying party formed the nucleus for an assembly that speedily overflowed the cobbler's kitchen. The cobbler was still too much overcome by his disaster to take his share in the proceedings; but his wife eagerly drank in all the variations of Terry's porter-inspired imaginings; and when Rumor set out on her task at dawn the next day she derived no little assistance from the efforts of Mrs. Rankin.

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CHAPTER X

THE following morning, as soon as the books had been brought out and the usual comminatory service subsequent to the reading of the Head Office Letter duly performed, the manager reopened the subject of the previous night's discussion with his cashier, judiciously suppressing any reference to the practise of the ancient Germans.

"I have been turning over in my mind, Mr. Jackson," said he, "the information you brought me last night, and I'm inclined to regard it with as much suspicion as you do yourself."

Mr. Jackson, who had a considerable leaning towards belief in Terry's story, was seduced by the manager's diplomatic ending into declaring that he thought the whole story a pack of lies.

"In the meantime," said the manager, "we'll act as if it was, anyhow."

"But don't you think there might be something in it, sir," went on the cashier, recovering his own standpoint a little. "It came through the other Bank, and they must have believed it. And I think there has been some kind of a foreigner over inquiring about Mr. Normanby. There must be *something* in it, sir. There's no smoke without fire."

"You'd have said that if you'd seen my dining-room ceiling this morning," said the manager. "I thought I asked you to turn down the lamp when we were leaving the room. But no matter," went on the manager, waving down Mr. Jackson's incipient protest, "we'll say nothing about it. You were a bit flustered last night,

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weren't you? Maybe I pressed you a little too hard about a certain young lady. But really, Mr. Jackson, I think that there is the only reliable source of information. It would be difficult and indiscreet to question her father; but his daughter is sure to know all about the fortune, if there is a fortune. She runs the house, and, as far as I can learn, she runs the old gentleman too — a circumstance, my young friend, very well worth your taking account of in another connexion. A tendency to blush, Mr. Jackson, is embarrassing, but creditable. Don't regret it, my dear fellow. When you've outgrown that you'll have outgrown a good many other things more worth regretting. As I was saying, Miss Normanby can tell us what we want to know, and if it doesn't go against your conscience, what with her prepossession in your favor and a talent for diplomacy that I was pleased to observe in you last night, you are the man to approach her."

"You are sure, sir, she wouldn't think ——" said Jackson hesitatingly.

"Now didn't I tell you," returned the manager. "Besides, in a way it's up to you to know where you are. The girl is penniless, and you are no millionaire. You don't happen to possess a reserve of wealthy uncles, do you?"

"Divil a one, sir," answered Jackson. "They've all too big families."

"Ah, well," said the manager, "a man can't provide you with cousins and leave you a fortune as well. And a pretty girl cousin is not to be despised. They're useful too. I took the edge off my appetite for courting with one or two of mine. It's like field maneuvers. It gives you valuable experience before you encounter the real enemy. To return to our subject though. By the way, I have observed in you, Mr. Jackson, a regrettable tendency towards digression." The manager bore his subordinate's reproachful look unflinchingly, and went

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on: "Situated as the pair of you are, the very most you can allow yourself as a man of honor is three months' philandering. Longer would be to do an injustice to the girl. But supposing you do ascertain that she is an undoubted heiress, you can open the flood-gates of your affection without scruple, and if her father's wealth doesn't gain him enough influence to have you promoted to a cashiership somewhere in Connemara before things come to a crisis, I may live to bow you and your bride out to your carriage. It's a little attention I always pay to wealthy customers. Come now, if there's anything of the Sherlock Holmes in you, both love and duty call you to summon it forth."

"You're chaffing me, sir," said Jackson doubtfully. "But, hang it, I'll see what I can do."

"This afternoon, eh?" questioned the manager.

"Well, sir, Nora comes up the street about half-past ten for the morning paper, and she looks in here occasionally if ——" The cashier paused in embarrassment.

"If ——?" asked the manager.

"If I look out over the wire blind — well, it shows that the coast is clear," blurted out the cashier.

"It's twenty-five minutes past ten now," said the manager. "Hold on till I get my hat. I have a most important errand across in the seedsman's that will probably last me till Miss Normanby has transacted her business in the Bank. Now I'm right. And, Mr. Jackson," said the manager, glancing back between the swinging doors, "if I should be needed in the meantime you can — oh well, you can look out over the wire blind."

Left to himself the cashier made a hasty raid into the lavatory for the official mirror and a piece of soap, with the joint assistance of which he smoothed down his hair to his satisfaction and drew out the ends of his mustache into stiff points. Then he carefully straightened his tie, changed back from his office coat into his out-of-

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doors one, and, after a last fleeting glance at the mirror, took up his stand at the window looking out into the street.

From this he was dislodged by the entrance of two customers with lodgments. He checked these with a celerity that would have promoted him to the head office counter had the proper persons been observing him, dismissed his clients with courteous — if pointed —" Good mornings," paid a small cheque to a country woman (losing threepence of commission in his hurry during the process), and was back at the window just in time to catch the eye of Miss Nora Normanby as she looked over her shoulder for the last time before concluding that the coast could not be clear.

She waved an unabashed salutation to him with the half-open newspaper, dashed tempestuously across the road, and next moment was within the Bank doors radiant with the sense of convention defied. A less impressionable young man than the cashier might well have believed that a fresher breath of morning entered with her.

First of all she wrinkled a very straight little nose in a grimace of inquiry towards the manager's desk; and then, on receiving a reassuring nod from Mr. Jackson, vaulted dexterously on the counter, and sat there swinging her legs with the air of one very much at home.

"I thought the old frump must be in the Bank when I didn't see you at the window. Why weren't you looking out?"

Mr. Jackson explained. "But look here," he went on aggrievedly, "you've never said good morning to me yet." He grasped her hand and pressed it tenderly.

"Look here, Jacks," said Miss Normanby, "don't stand there looking like a sick cat. And why on earth can't you say good morning without squashing my ring into my fingers? Listen. I haven't very much time this morning. I want to ask you — what's he like?"

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"Who?" asked Jackson.

"Him," answered the young lady, jerking her thumb in the direction of the desk behind. "The new one."

"Oh, an awfully decent chap," said Jackson with enthusiasm.

"Better than old Cross-patch?" demanded Miss Normanby.

"Worth a dozen of him," returned the cashier. "A different man altogether, young and jolly."

"Young, is he?" said Miss Normanby, with increased interest. "I thought all bank managers were old and cross. What age?"

"About thirty-five," answered Jackson, loyally suppressing three years.

"Good gracious," said Miss Normanby with scorn; "call that young! Why, it's old enough to be my father. But is he really jolly and good-natured, or are you only pulling my leg?"

"Oh, honor bright he is," answered Jackson. "He's not a bit solemn like old ——"

"Cross-patch," interrupted the lady. "Sour old beast. I hated him."

"This man's not like that at all. He's up to any amount of fun." Mr. Jackson recalled some of his chief's persiflage and reddened slightly. "You'll like him immensely, really you will."

"Is he the sort of man you could ask a favor from?"

"The decentest soul alive," declared the cashier. "Why do you want to know?"

But Miss Normanby was leaning back against the partition that screened the cashier's desk from the public gaze, looking far into the distance, and tapping abstractedly at a ravishing little chin with the forefinger of her right hand. A student of character would have perceived that, despite her vivacity, some little portion of her father's day-dreaming spirit had descended to her.

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But Mr. Jackson was occupied with other matters. By raising her right hand Miss Normanby had created an orifice between the curve of her waist and the partition before-mentioned. The cashier had long forgotten the mission entrusted to him, but a portion of his manager's discourse of the preceding night flashed across his mind. His heart thumped furiously at the thought of a great possibility. His right arm rose from his side, curved a little: he hesitated, plucked up courage again. If there had been room for his arm the thing was as good as done.

Miss Normanby, awakened from her reverie by a tickling in the small of her back, looked down hastily and perceived the hand and a portion of the wrist of Mr. Jackson projecting beyond her blouse. The young man's passion for stiff cuffs had been his undoing. Further progress was impossible.

It was a humiliating position. Mr. Jackson felt it so, withdrew his arm hastily, and stood looking as foolish as a young man could look. He felt desperately that nothing but an air of assurance and a few words of easy confidence could carry off the situation, but for the life of him he couldn't utter a syllable.

Miss Normanby, however, was neither perturbed nor amazed. She merely looked at the cashier with an air of mild surprise.

"What on earth do you think you're doing?" she asked.

If Mr. Jackson had known anything to do other than looking foolish he would have done it, but he didn't.

"You don't mean to say, Jacks," pursued Miss Normanby, "that you're beginning to get sloppy. Were you actually trying to put your arm around my waist?"

"I say, Nora, you're not mad at me, are you?" stammered Mr. Jackson.

"Not a bit," answered Miss Normanby cheerfully.

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"It seems a very silly proceeding to me; but if you think it will do you any good, I don't mind. Here, I'll sit forward a little. But don't pull me about. I want to think."

It is not to be supposed that Miss Normanby was quite so unconscious of the cashier's rather timid caress as she affected to be; but to all appearance she was plunged into abstraction again.

Placing one's arm around a young lady who "wants to think" is, however, a disappointing business; and after an embarrassed interval Mr. Jackson withdrew his arm again.

"Have you quite done?" inquired Miss Normanby politely. Then, settling herself comfortably against the partition again: "Now about the manager."

"Oh, hang the manager!" said Jackson with some heat.

"I don't care a fig," returned Miss Normanby; "but not till I've done with him. I want to speak to him about a little matter of business, particularly if he's as nice as you say he is. Look here, Jacks, do you think he's the sort of man to do a favor for a young lady who's prepared to talk very nicely to him, and has got her good clothes on? I was coming in later on, but I wanted to find out from you first how the land lay. Did you notice my new blouse? — Good gracious," she cried in alarm, "I hope you blotted your pen-finger before you put your arm round me!"

"I never ink my fingers," answered the cashier with dignity.

"I do, then," returned Miss Normanby, "right up to the knuckles. But what do you think about the manager? Would he ——"

"I say, Nora," interrupted Jackson softly; "talk nicely to me and I'll do anything you wish."

"Would you?" cried Miss Normanby, sitting round suddenly and beaming dazzlingly on the cashier.

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"You're a real sport." Then her smile faded, and she looked dubious. "But you're only the cashier."

Mr. Jackson's slender stock of prudence had vanished before her smile.

"Sure I can do anything for you that the manager can," he protested rashly.

"Honor bright?" demanded Miss Normanby.

"Of course," answered Mr. Jackson a little weakly.

"Jacks," cried the young lady with enthusiasm, "I wish I'd known days ago what a dear you are." She adroitly avoided an enveloping movement of the cashier's arm. "Now don't be sloppy for a moment. Look, Jacks, I want the loan of fifty pounds; and you mustn't ask me what I'm going to do with it. It'll only be for a few weeks, and then I'll let you know what it was for. I don't want you even to tell the manager if you can help it. And I'd like it in Bank of England notes. Do you keep Bank of England notes in Ireland?"

Mr. Jackson seized on the query as an excuse to gain time. "Bank of England notes?" he inquired feebly. "Wait till I see if I have any." He moved to his note-drawer and began to grope among the contents, his brain a chaos. "What a hole I'm in," he thought wildly, "what a hole! Why, oh why did I make such a silly statement?"

For Mr. Jackson had suddenly dropped from among the rosy clouds of romance into the gray world of business, where the advancing of money is the privilege of the manager alone, and where a pair of blue eyes and a tangle of yellow curls, however desirable in themselves, have very little value as security. To give the money was an impossibility.

On the other hand, to refuse it or to admit his lack of authority to give it was humiliation bitter and crushing. To face the scorn in Miss Normanby's eyes for months, perhaps even years, was more, he felt, than he could

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endure. If he could only beg, borrow, or steal — for a frantic moment the last expedient flashed through his mind; but no, such a sum was utterly beyond his resources. With anguish Mr. Jackson looked backward on a long vista of canes, breast-pins, sleeve-links, cigarettes, and fox-terrier pups — fifty pounds' worth twice told — and cursed his extravagance. What on earth was he to do? But no answer came to him. His hands wandered aimlessly among the notes, as he still fought desperately for time; and in his ingratitude he cursed the friendly delay of his manager. His banker's soul cried out for some one on to whom to shift the responsibility. If only the manager would come back!

At the same moment there dawned on him a recollection of his chief's instructions, and a possible means of escape. The manager must return shortly. He would fill up the interval by sounding Miss Nora about the rumored fortune.

"Come along now, Jacks," she broke in on his meditation. "Don't be all day. There's no use letting the manager catch me here when I don't need to see him."

"I say, Nora," began Jackson, "why won't you tell me what you want the money for?"

"Just because I won't," returned Miss Normanby decisively. "If you want me to talk nicely to you you've got to trot out that fifty pounds without any questions."

"But when we're such good chums," protested the cashier. "You ought to have more confidence in me than that."

"You ought to have enough confidence in me to let me have the money without asking a lot of questions. Come along, trot it out. Mind you, Jacks," said Miss Normanby airily, "if you don't, I know who will. The cashier in the North-Eastern Bank is an awfully nice fellow, and real badly gone on me; and I can just talk as nicely to him as to you, if it's necessary."

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"But look here, Nora," went on Mr. Jackson, wildly eyeing the clock, "you must be chaffing me. You can't really need fifty pounds, and you coming into a fortune some of these days."

Miss Normanby sat up sharply.

"Who told you that?" she demanded. "What do you know about it?"

"Sure, it's all over the town," answered Mr. Jackson uneasily. "I heard the report days ago. Isn't it true? A lot of money that was left to you or your father by your uncle who died in America."

Miss Normanby glared at the cashier with incredulous indignation.

"Do you mean to say, Jacks, that you're having the impudence to try and pump me, before you'll give me the money?" she demanded.

Even in his dismay Mr. Jackson was thrilled by the flashing of the angry blue eyes; and he knew that only seconds divided him from utter rupture with the owner thereof. He glanced in added desperation at the clock and stammered some deprecatory words.

Miss Normanby sprang down from the counter and faced the cashier across it in towering anger.

"See here now, Jacks," she cried, "I'll have no more of this humbugging. Answer me straight out. Will you give me that fifty pounds or will you not?"

Anguish filled the cashier's soul. But there was no help for him.

"I can't do it, Nora," he said despairingly; "that's the truth. I can't possibly do it."

"But you told me a minute or two ago you could," said Miss Normanby.

"I didn't think it was money you wanted," protested Mr. Jackson feebly.

"And what did you think I wanted from a bank?" asked Miss Normanby. "A pound of tea, or a side of bacon? You might invent a better excuse than that,

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Mr. Jackson," she said, turning scornfully towards the door.

Mr. Jackson's gorge rose against his manager. Why had he placed an unfortunate cashier in such a position of misery and humiliation? It was a shame, a shame; and Mr. Jackson would stand it no longer. Loyalty, even his loyalty, had its limits.

"Nora," he cried appealingly, "Nora, listen to me for a moment. I can explain."

Miss Normanby paused irresolutely at the door, then came back slowly to the counter.

"Go on," she said coldly. "I'm listening to you. But be sharp about it."

"Well, it's like this," began Jackson hesitatingly. Even yet, he felt, the manager might appear and succor him. "In an ordinary way I can do quite a lot of things on my own responsibility."

"Could you give me fifty pounds?" interjected Miss Normanby.

"Quite a lot of things," went on Mr. Jackson, avoiding the thrust. "And you know I'd do anything in the world I could for you."

"No soft soap, Jacks," snapped Miss Normanby. "Get on with it."

"Well, it's like this," Mr. Jackson stammered.

"I know," said Miss Normanby. "You've said that before."

"It's only when the manager hasn't definitely forbidden me to do a thing." ("He did tell me we must act for the present as if there was no fortune," said Mr. Jackson to his conscience, "and I'd like to know what else is that but forbidding me.")

Miss Nora Normanby gripped the edge of the counter tightly with both hands — even in his agony Mr. Jackson noticed that one of her little finger-tips showed white through the torn glove with the intensity of her

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grasp — and bent forward across the counter. And if she had been angry before, she was furious now.

"Do you mean to tell me"— she stuttered with indignation —"that the manager had the impertinence to hint that I was likely to be in want of money, and that you weren't to give it to me. Tell me"— she stamped her foot — "tell me when I ask you."

"It wasn't about you, Nora," began Jackson.

"Or dad either," she cried. "Is my dad not honest? Oh, you cads, you pair of cads! No, I don't blame you; you're only a bank clerk. But wait, wait and see if I don't pay your manager out. And I'll go straight down to the North-Eastern Bank now, and find out whether Mr. Berryman has forbidden *his* cashier to lend Mr. Normanby and his daughter money. And when we do come into our fortune ——" Miss Normanby's dignity suddenly left her as she noted the momentary expression of curiosity that crossed the cashier's anguished features. She not only drew a grimace but thrust out her tongue.

"Ha ha!" she mocked. "You thought you were going to find out something for your sneak of a manager. But you won't find out till it's too late. And I'll be even with him more than that, too; you see if I don't. You tell the old beast to look out, that's all!"

A tempest of skirts and yellow curls swept through the Bank doors and almost overwhelmed the entering manager on the steps.

Heedless of his hat, which was busy trying to attain stable equilibrium in the dustiest corner of the porch, the manager, happily ignorant of her destination, stood gazing after Miss Normanby's flying figure.

Seemingly her indignation had not long interfered with her spirits. Fifty yards down the street she swooped down on a small child grubbing in the roadway, bore it with a yell of triumph arm-high above her head

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into a place of safety, and then comforted the alarmed youngster's fears with a halfpenny disinterred from a miscellaneous collection of rubbish out of the pocket of her skirt. The startled mother, running to the door, smiled to find it was "only Miss Nora," and returned a delighted curtsy to an airy wave of the hand from the young lady, then half-way down the street, stalking old Henry Adams, the town bellman, to whom she administered a smack on the shoulder that nearly made him swallow his clay pipe. The remaining portion of the street she covered walking backwards, in peals of delighted laughter at the old man's spluttering indignation, and then disappeared round the corner in hot pursuit of a stray cat.

The manager picked up his hat slowly and entered the Bank, pensively brushing off the results of his encounter with Miss Normanby.

Mr. Jackson braced himself for the inevitable explanation; but the manager spoke first.

"By Jove, Jackson," he said, "that's a lovely girl. I've just been watching her go down the street, and she moves like a young goddess. She's as lithe as a panther, and as straight as — You remember how Ulysses compares Nausicaa to 'a young sapling of a palm-tree springing by the altar of Apollo.' Ever read the Odyssey? No? Much wiser not. You'll be a far better banker. But that's what came into my mind. 'A young sapling of a palm-tree.' We don't worship Apollo nowadays, Jackson, my son, but, by Gad, we have as pretty girls as ever lived in ancient Greece! Pass me over yesterday's cash-book."

The manager devoted himself alternately to meditation and long tots while Jackson attended to a small spurt of customers, and then resumed his subject with an air of rather more detachment.

"It's a great matter, too, Mr. Jackson, to have reached a middle period of life, when one can regard a

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vision like that purely as an amateur, without a trace of either desire or envy. I can look on with a merely benevolent interest at your little affair. By the way, had you any luck in the inquiry I suggested to you?"

Mr. Jackson reflected swiftly whether it would be possible to conceal what had happened, or whether he had better make a clean breast of the disaster. He concluded that there was nothing for it but to tell all, then took fright and began to temporize.

"There's no doubt, sir," he said, "that there is money coming to the family."

"Well done," said the manager. "I knew you were the man for the job. You didn't happen to find out the amount?"

"I wasn't able to manage that, sir," answered Jackson, with the air of one of whom too much was being asked.

"Or any hint as to the source?" inquired the manager.

"She was very — very reticent," stammered Jackson, dropping his pen and picking it up to obtain an excuse for his scarlet face. "The fact is, sir, she rather resented my asking. I think it was a mistake to ask her," he went on quickly, beginning to see a glimmer of daylight. "She seemed to be quite ——"

The long-suffering doors flung back to their widest and clashed together again hastily, doubtless in the hope of embracing Miss Nora Normanby. But she was already in the middle of the floor executing a war dance with a crumpled handful of white paper brandished above her head.

"Do you see that, Jacks," she chanted. "Do you see that? Fifty pounds, and without any airs and questioning and humbug. He didn't even wait to be talked nicely to. But I'll do it all the same, if it's only to spite you. And you can tell your old fossil of a man-

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ager that there's no need to forbid you to give money to the Normanby's, for they can get ——"

At this stage of her pæan Miss Nora became aware of the presence of Mr. Wildridge, and for perhaps the first time in her life showed signs of being disconcerted. Six months before she would have merely altered the direction of her eloquence; but dawning adolescence was upon her and she stood tongue-tied and scarlet. In a moment, though, youth rallied. For an instant the charming features concentrated into a grimace of indescribable mischief and triumph, the next, with a peal of delighted laughter, she was gone.

The manager gazed after her with an air of mingled bewilderment and something not unlike admiration, and then turned to Mr. Jackson, who was totting his cash-books with unusual assiduity.

"It seems to me," remarked the manager dryly, "that you have been rather more — er — reticent to me than to Miss Normanby."

The unhappy cashier swallowed several times. This time he let his pen drop involuntarily.

"I was just leading up to the story, sir," he faltered, "when ——"

"— When Miss Nora plunged *in medias res*. Far the best way to tell a story, Mr. Jackson — provided you mean to tell it, eh? But never mind, let me have it now."

He listened to the cashier's recital in silence.

"I suppose you are aware, Mr. Jackson," he said with some severity, "that not only the granting but the refusing of loans belongs to the manager solely."

"I know, sir," protested Jackson; "but you had practically said that no loan was to be given."

"I didn't instruct you to convey that to Miss Normanby though. Did I, Mr. Jackson?"

"No, sir," admitted Jackson.

"You see, my dear Jackson," went on the manager

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tolerantly, "experience sometimes gets the better of youth, even in matters of love; and when it comes to finance youth gives place altogether. In this little campaign it was my intention to use you as a skirmisher, and to conduct the main attack myself; and you have committed a grave error of judgment in forestalling me. You will understand that I mean to convey a reproof," continued the manager more seriously.

"I'm very sorry, sir," said Jackson, "really I am. I know I've made an awful mess of the whole business. To tell the truth, sir," he said, telling the exact opposite in an effort to rehabilitate his character, "I thought it would get you out of a hole if I refused her."

"It wouldn't be the pleasantest task in the world," admitted the manager; "but it's not the pleasant part of my work that I'm paid for. And, by Jove, Jackson, I don't know how you had the heart to do it. Ten years ago I could hardly have done it myself. Gad, when I think of the pair of blue eyes she has in her head — just sparkling with fun and mischief and vitality. I wish you every good fortune, Jackson, my boy; but I'm not sure that it's a bank clerk's job. A glorious creature like that deserves something better than a mere quill-driver. It's ranging the plains of the West she was intended for, not frowsing over scandal tea-parties in a country town. At present there's some compatibility between you, but where will you be beside her when you've polished an office-stool for ten years. Look at me, for example"— and the manager waved an expressive hand —"and I've been a bit of an athlete in my time: two stones too heavy now and growing quite flabby. I must get out my gloves again. Can you box, Jackson?"

"I've never tried, sir," answered Jackson cautiously.

"Do you swim then, or play cricket or football or hockey — anything active?"

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"I've not done much in that line since I came to the country," said Jackson.

"What on earth do you do then," cried the manager, "to keep yourself a man?"

"I'm very fond of a dog," said Jackson sheepishly. "I go out ratting a good deal."

"Excellent exercise for the rats," answered the manager, "but not much for you. If you can't do better than that I'll not let you have her."

"I've dished myself with her, anyhow," said the cashier mournfully.

"Not a bit of you," answered the manager. "We'll both recover the lost ground. But do you stick to the love and I'll look after the banking. Do you know what it is, Jackson, my son? It's well that I've come to the age of philosophy and common sense, or I'd be tempted to look after both ends of the job myself."

Mr. Jackson smiled inwardly, and forbore to mention Miss Normanby's declaration of war.

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CHAPTER XI

FOR the next few days the great Normanby rumor suffered a lull. In twenty-four hours at the hands of the experienced gossips of Portnamuck it had gone through all the permutations and combinations possible in the absence of fresh information, and fresh information was not to be had. Mr. Jackson was drawn several times and proved a blank. The natural inference was that he knew a great deal more than he would tell; that, however, was at best a negative result and gave little satisfaction. True, the cobbler had seen Miss Nora's movements about the Bank; but then Miss Nora had been a good deal about the Bank lately. Then her visit to the opposition Bank transpired, and some were of opinion that this indicated a rebuff to Mr. Jackson's firm. Mr. Berryman, however, when sounded, turned out not merely uncommunicative but actually surly, and that to a quite considerable depositor. An immediate triumph for him was clearly out of the question. The general assumption was that he was engaged in a struggle with Mr. Wildridge for the new business, and had found Mr. Jackson a lion in the path.

Mr. Sharpe, appealed to, was concise as to the duty of minding one's own business; the seedsman yielded nothing but dark hints that nothing fortunate could happen to the town of Portnamuck since he might indirectly profit by it, and made obscure references to the prophet Jonah. The blacksmith was referred to by a local epigrammatist as talking a good deal, but not saying very much; and Mr. Finnegan refused to discuss

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anything at all but his grievance against the landlord of the hotel, a spot which he declared in various forms of circumlocution he would never enter again.

It was observed, however, that after three days' penance on inferior whisky he began once more to pay his nightly visits to Michael's; and one or two daring irruptions of the non-elect into the bar-parlor were received so coldly by the landlord and an assembly evidently interrupted in an important discussion, that it was shortly concluded that great events were pending, but that Michael's authority was being exercised with even more than usual severity to prevent the public receiving their meed of news.

There was talk among the more fiery spirits of a transfer of business to the house of Gerahan, but unfortunately for the proprietor not even by the very extremity of politeness can a man add ten years to the age of his whisky. The verdict of the connoisseurs went against him, and the seceders returned to the Family Hotel to try pumping Terry. But Terry proved utterly dry even after the customary expedient of pouring in a little liquid, and explained the reason to some of his cronies.

"I've had the divil's own row wid the boss, boys," he said, "an' all through lyin' down in the well av the stairs the other night for a wink av sleep whin I was tired; an' small wondher too, me runnin' up an' down the same stairs like a shadow on the walls. I was all right if I'd brought in me feet wid me, but I left thim out in the passage, an' the big man comin' back in a rage from clearin' the bar —'twas the night he had the word or two wid Misther Finnegan the dhraper — bedambut he fell over thim an' took three bannisthers an' eighteen inches of the rail out av the stairs thryin' to save himself fallin', an' with it all near brained himself on the skirtin'-board av the far wall. 'Twas a marcy he did, for the dunt he got clean bamboozled him, an' they had to

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put him to bed on the parlor sofa, for he could hardly walk, and the divil a less than a steam-crane would ha' hoisted the same carcase up to the first floor.

"But whin he got at me in the mornin', he mesmerized me, I'm tellin' ye. An' whin he found out in the coorse av the day that it was all through a bit av information I'd been givin' to wan or two like yourselves that ould Finnegan got the start av him, he was like a guldherin' elephant, stampin' about the house. I could tell ye plenty, boys; but it's not me place I'd be losin' if I did, it's me life. There's big men that's that easy-goin' an' good-natured the sting av a wasp would only break them into a smile; but a wicked big man's a holy terror, an' bedambut himself's wan av the wicked wans."

Not even porter availed to move Terry from his vow of silence. For ten miles or more round the town of Portnamuck Rumour flew along the main roads — with added swiftness on market days — and made her way slowly but persistently on foot up by-lanes and glens; but in the town itself after a week or so she may be said to have slept, albeit with one eye open.

All the manager's blandishments failed to induce his cashier to face Miss Nora again; and when he resolved to take the matter into his own hands and call on Mr. Normanby, he was nonplussed by the news that the old gentleman had contracted a feverish cold, and was not likely to be seen about for at least a fortnight.

In the meantime Miss Nora brooded revenge. Jackson she forgave readily enough, partly on account of recent comradeship, and partly because she realized his subordinate position. His temporary assumption of an authority he did not possess she set down to her influence over him, and counted rather a virtue. The manager was in her eyes the real offender; and the momentary embarrassment she had suffered under his gaze was an added wrong to avenge. Before the manager's official dignity she had felt herself a schoolgirl again; and

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only a schoolgirl's attempt to overturn his dignity occurred to her at last.

The manager had just settled to his after-dinner pipe one evening, and Jane had just settled to a good scrubbing of the kitchen oilcloth, when a knock came to the hall door. If we suppose Jane's face to be the map of the world, and British possessions to be colored black, she added to the Empire a continent at least as large as Africa in a hasty attempt to rub away a smudge of which she was particularly conscious, and ran to open it. She found on the steps Miss Nora Normanby laden with a large basket.

"If you please," said the young lady hurriedly, "will you give this basket of plums to Mr. Wildridge with Mr. Normanby's compliments. And will you take it straight up to him now — just at once. It's most important. Mr. Normanby wishes him to get them immediately. You won't forget," said Miss Normanby rather breathlessly, turning to go down the steps. "Take them straight up now. I saw him in the dining-room." And without waiting for an answer she plunged down the steps and vanished.

Jane carried the basket thoughtfully to the kitchen, and setting it down in a chair regarded it with strong disapproval.

"I wonder now," she communed with herself — "I wonder now what *she's* up to. Why should she be in such a hurry about the basket goin' up to him when she didn't wait to hear what he said? You'd think it *was* something they were givin' Master Anthony. A wheen o' plums, green trash too, I'm sure. I suppose she thought I'd maybe eat them. An' nosin' about the place, too, lookin' where he was ——"

A dreadful uneasiness assailed Jane. Was it possible that after having apparently outgrown the skittishness of youth and settled into secure bachelorhood, Master Anthony was looking after the girls again? At any

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rate this looked as if the girls were looking after *him.* She recalled Miss Normanby's confusion, her anxiety that the basket should go straight to the manager's hands, and a horrid thought entered her mind. Could there be a note concealed in the basket? But she would soon find that out. The kitchen table was encumbered with a large tray of unwashed dinner dishes. She seized the tray and turned towards the pantry.

At this moment a large rat nosed its way out from the leaves covering the basket of plums, and dropped with a thud on the kitchen floor.

Jane looked over her shoulder hastily; the rat and she stared at each other for a couple of seconds in a mutual paralysis of terror; but Jane recovered first. High above the catastrophe of his dining-service her shriek simultaneously reached Mr. Wildridge in the room above and Miss Nora Normanby on the opposite pavement.

During Jane's meditation, Miss Normanby had been contemplating on the blind the shadow of the peaceful smoker in the dining-room, at first with hope, and then with disgust as she realized that her orders had not been carried out, and that her little plot was in danger of failure. She knew the habits of her pet rat too well to hope that his curiosity would let him remain long in the basket after it had come to rest. Her last hope vanished with Jane's outcry and the crash of delf. The crash was some consolation to her.

"At any rate," she thought, "there's some of his dishes broken; and he'll get a bit of a shock yet. He's sure to run down and see what has happened."

But the manager was a very placid person when his pipe was smoking sweetly, and he showed no signs of moving.

He had heard both the crash and the shriek.

"Bad luck to the old girl," he thought, "that sounds like half the dishes in the pantry. I'd better pretend I haven't heard. Thank heaven and my Uncle Joseph I

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can buy more." And he settled himself in his chair again.

But the first piercing shriek was succeeded by a series, interspersed with sharp yelps. The manager distinguished his own name.

"Confound it," he said, rising hastily, "I suppose she has cut the foot off herself. All right, Jane, I'm coming," he cried as he hurried down the stairs.

Miss Normanby immediately rushed across the road and took up her station under the kitchen window, which opened on the street, and waited gleefully for his advent, quite unmoved by the anguished cries of Jane. She was never given to do things by halves; and in her condemnation of the manager included his whole household. In addition she had resented Jane's suspicious looks at the door.

Her only regrets were, first, that she wasn't able to see the fun as well as hear it; and, secondly, that she had no companion with whom to divide the enjoyment. Even her long legs failed to hoist her up to the window-sill; and she thought regretfully of her rupture with Jackson, and reflected that she couldn't share the joke with him next day.

Meantime things were moving swiftly in the kitchen. The rat, after a narrow escape from being annihilated by a falling soup-tureen, made up his mind that the kitchen in the circumstances was no place for him, and started for the door into the hall. Unhappily Jane started for the door at the same instant. The rat was a winner from the first, and would have easily made his escape but for his enemy the soup-tureen, which had industriously anointed the line of Jane's retreat. Up flew Jane's heels; she shot across the remaining distance and hurtled against the half-open door, cutting off the rat's retreat and a portion of his whiskers at the same time, so narrow was his second escape from destruction. What passes in a rat's mind must necessarily be difficult

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to human conjecture; but it is to be assumed that after momentary contemplation of Jane's kicking heels he concluded the yelling end of her to be less threatening; for he relieved himself of her dangerous proximity by scrambling hastily across her face and scuttering for the pantry. Jane's agony of soul during this maneuver is only to be imagined, but her vocal expression of it brought the manager down the last half-dozen steps at one bound. It is a singular instance of conformity to sex habit that, though the rat had run over Jane's face, when the manager had with difficulty gained entrance into the kitchen he found her lying on the floor yelling murder with her petticoats tightly wrapped about her ankles.

"In the name of goodness, Jane, what has happened?" cried the manager, pulling her to her feet.

"Oh, Master Anthony, dear," sobbed Jane, pushing past him to the door, "let me out quick; there's a rat in the kitchen."

"Rubbish, woman," cried the manager after her. "Here, come back and show me where you thought you saw it."

But Jane was at the first landing in a couple of leaps, and thrust over the banisters a face that between soup, smuts, and weeping was barely human-looking.

"Not for a hundred pounds, Master Anthony, not for all you could give. I tell you I saw it. It came out of the basket. Get the police. Get Mr. Jackson's dog. I'm goin' to lock meself in my room. Oh, Master Anthony, dear, the dirty brute run over me!"

Left to himself the manager cogitated for a moment or two. It was possible there was a rat in the kitchen; and if so his duty as a man and citizen was to kill it at once. But in the first place Mr. Wildridge, like most men of reading and reflection, had a profound objection to depriving any living creature of the existence that he relished so keenly himself; and in the second place

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there was hardly any other animal that he wouldn't rather have undertaken the killing of than a rat.

He peered cautiously into the kitchen. The debris of the dinner-service lay in the middle of the floor, with the valiant soup-tureen, a little in advance of the main body of wreckage, still industriously greasing the tiles within as wide a radius as it could reasonably be expected to do with a thick soup. This circumstance alone made the ground highly unfavorable for the contest. Then there was a dresser, and a cupboard, both providing good cover beneath them; and beyond, the gaping pantry, at present devoid of its door, which was in the hands of the local carpenter. Obviously in such a field one man could not cope with a rat. Jane's suggestion, the manager reflected, was an excellent one; he would go for Jackson and his dogs. This would deliver him from the unpleasant necessity of executing justice in person, and rehabilitate him somewhat as a sportsman in the eyes of his cashier, to whom he had imparted his distaste for rats. And he would behave handsomely to the rat, and leave the back door open when the dogs did come.

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CHAPTER XII

THE manager ran quickly upstairs for his pipe, and descended equally hastily, lighting it by the way at the imminent risk of his life, lest his resolution should fail him if he dallied. But as he opened the front door he paused. Could he be sure that he would display sufficient remorselessness in the hunt? He knew very well that his sympathies would be with the victim; and if he allowed that to be seen his prestige with Jackson would suffer further. In his preoccupation he missed the flying figure of Miss Normanby, who had been taken in flank by the opening of the hall door, in the middle of an attempt at escalading the kitchen window-sill.

Just then he was saluted by the "Good night, sir!" of Mr. Denis O'Flaherty, on the way home with his tools from a country job.

Here was the very man, horny-handed and callous, and furnished with weapons of offense. The manager ran down the steps.

"O'Flaherty," he cried. "O'Flaherty. Come in for a minute."

The blacksmith's heart leaped at the sound. He had been engaged all day in the very dry job — as regards the throat — of fitting a kitchen-range, and his gullet was a Sahara. As he mounted the steps behind Mr. Wildridge he had no misgivings. The manager was *bound* to be asking him in for a drink. What kind of whisky a bank manager drank he could only surmise; but it was surely something beyond the ordinary imaginings of a blacksmith. Mr. O'Flaherty essayed a swal-

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low, the better to realize his extremity of drought; and the deposits of the Downshire Bank were as good as increased by one hundred and fifty pounds.

The manager closed the hall door gently and put a finger to his lips. "As quietly as you can, O'Flaherty," he whispered. "I want you to give me a hand. There's a rat in the kitchen."

No better aid to outward dissimulation of the feelings than a day's work in a country kitchen fireplace can be imagined; but if the manager had not been so wrapped up in the impending struggle he must have discerned even below the soot that encrusted the blacksmith's face the workings of his soul.

But all unconscious he moved on to the kitchen, explaining the situation as he went, the blacksmith blaspheming silently in his rear, and revolving in his mind the dark possibility of the manager's being a teetotaller.

"If he's anywhere he's in the pantry," said the blacksmith, surveying the ground without enthusiasm. "Wait till I get my big pincers. Now for a light, and hold it behind me. If I miss do you put your foot on him."

The manager's flesh crept at the thought, but he followed the blacksmith with an outward show of resolution as the man of iron strode savagely to the pantry doorway.

Mr. O'Flaherty's chagrin vanished like a wreath of morning mist as he crossed the threshold. The rays of the candle glowed warmly on a flask on the top pantry shelf. From its shape he knew it could contain but one liquor; and the label told him that it was of an age and mellowness such as seldom gratifies a blacksmith's palate.

The muscles swelled in the exultant Denis' hand as he gripped his pincers afresh.

"Hold up the candle, sir," he cried, "an' if I get within arm's-length of him he's a dead rat!"

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The first investigations yielded no result.

"Do you think he'd be here at all?" asked Denis, pausing in dubiety. "Wheesht! By the Lord Harry there's his tail behind the bread-crock! Watch with the light now while I move it."

The blacksmith crept cautiously towards the crock, the manager drew back a step or two. There was a clatter of earthenware, a scurry, an oath. A shower of sparks flew off the tiled floor; two loaves of bread bounded pensively between the halves of the broken crock.

"I just missed him," said the disappointed blacksmith. "Ye shouldn't have moved the light. Steady again, he's in the corner yet — I see him! Wait now. I can reach him with a sideways blow. Keep the candle out of my eyes, an' I can't miss him this time."

It is possible that if the pincers had not encountered a glass jug in their upward course the blacksmith would have made his words good. As it was he merely clipped a portion of plaster out of the wall two inches above the rat, which again showed his capacity for grasping the situation by darting for the manager's legs. Before the blacksmith had picked up the extinguished candle, the indefatigable animal was safe under the dresser.

"Ye had him, sir, if the candle hadn't fell," said the diplomatic blacksmith, mindful of the black flask. "Hold on till I poke him out. Stay you there. He'll head for the pantry again."

"Take care he doesn't jump down your throat, O'Flaherty," said the manager, as the blacksmith lay down on the floor.

"Divil a fear of him," said the blacksmith. "He'd stick half-roads down, in the soot. I've been working at a range. Watch him! Catch him! — jump on him!" he bellowed. "Bad luck to it, sir, you've let him in again."

"Never mind, O'Flaherty," said the manager cheer-

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fully. "In the face of such an excuse for a drink as you have it would be a sin to waste time killing rats. You might reach me down that black flask from the top shelf. I'm going out to the yard for water. Watch you don't step on the rat."

"Sowl, you're a quare man," said the blacksmith to himself as he stretched up gruntingly for the bottle. "An' me doin' my best to step on it. But sure I've a betther job on hand now. Will I bring the corkscrew, sir?" he called.

"Aye, do, Denis. Begad, you have a very level head on you for a party like this. Are you as good at the blacksmithing?" asked the manager, his spirits rising as the prospect of slaughter grew more remote. "Come on up to the dining-room and have a drop in comfort. Never mind your clothes. Any old clothes do to drink whisky in. Come on now."

"Wait till I shut the back door, or he might get away," said the blacksmith. "I'll send round one of the childher with a cage-trap when I get home, an' ye'll have him by morning. It'll be easier on the crockery-ware, I'm thinkin'; an' Mr. Jackson'll be glad to have him for the terriers."

"It seems to me, as a man utterly devoid of certain sporting instincts," said the manager to himself, preceding the blacksmith up the stairs, "that the simplest plan of all would be to leave the back door open."

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CHAPTER XIII

"HOW about that now, Denis," asked the manager, holding up a tumbler.

"Bedad, it's heavy measure, sir," protested the blacksmith. "Ye have a great hand at pourin' out a sup of drink. Here's my very best respects, an' long may ye live to keep a drop like it. Faith, it's as mild as mother's milk.

"—I was sayin' about Mr. Jackson. Mind you, Mr. Wildridge, it's not all rats with him." The blacksmith winked portentously.

"I suppose not," answered the manager. "I'd be surprised if it was. Now that you mention it, I *have* seen him at other pursuits."

"He only purshoos the one of thim," said the blacksmith; "an' a minter she is. But ye'd know her, sir? Miss Nora, the ould Rector's daughter. I was spakin' to her before I came in."

"The fair-haired girl," said the manager, with an appearance of mild interest.

"That's her," answered the blacksmith. "A great head of yellow curls, an' an eye in her head like a clockin' thrush. She's a spunky one; she's a spunky one is Miss Nora."

"But she's only a child," objected the manager. "Her hair's not up yet."

"There's not much of the child working her this last while," said the blacksmith. "She has cut her coortin' teeth this twelvemonth an' more; an' if Mr. Jackson has the pluck to go in strong before she finds out there's anything but bank clerks in the world he might marry her."

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"It won't be for a year or two, Denis," said the manager. "I doubt she wouldn't be as easy to keep as the terriers."

Mr. O'Flaherty shot a keen glance at the manager. Was he being subjected to an unusually adroit pumping? he speculated. But Mr. Wildridge was puffing placidly at his pipe, and made no further attempt to carry on the conversation. The blacksmith decided that he was not being pumped. Probably the manager knew all about it. But why not do a little pumping himself?

"Sure, he'll not need to keep her, sir," he ventured. "Won't she be able to keep herself, an' him too?"

"Will she?" asked the manager, with lifted eyebrows. "Pass me over your tumbler — now, just a thimbleful. Well, I'm glad to hear it," he went on, "but I'm surprised, I confess."

Mr. O'Flaherty eyed him again dubiously; but the manager again left the move to him.

"What about the fortune the old man is gettin'!" said the blacksmith at last.

"Oh, that absurd story," said the manager, laughing heartily. "You surely don't swallow that, Denis?"

"It's as true as gospel," said the blacksmith heatedly. "An' I know all about it."

And before the blacksmith's second tumbler was empty he himself was drained to the dregs as far as his knowledge of the Normanby fortune went.

"An' if you're wise, Mr. Wildridge," he concluded, "you'll be off up to the ould gentleman an' bone the money before Berryman gets on the track of it. For Berryman has the grip of a bull-dog when there's bank business to be had. Do ye know, sir," he cried as a thought struck him, "ye should put Jackson on the job. He could work it for ye through Miss Nora."

"It's a great notion, Denis," said the manager cor-

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dially. "You're clean lost at the blacksmithing. It's a banker you should have been."

"Oh, I don't know about that," answered the gratified blacksmith, "but I know a thing or two; an' I know a dacent man when I meet him. Well, just a tayspoonful. Look here, Mr. Wildridge, don't make me anything the worse of it, but I can give you a wee tip. We're goin' to form a company."

"A company, Denis?" said the manager.

"Yes, sir," answered the blacksmith, drawing his chair nearer. "The woolen mill ye might have heard tell of. Big Michael is goin' to be in it, an' Finnegan, an' myself, an' McCarrison, an' one or two others. We're goin' to have a public meetin' some of these days, an' invite Mr. Normanby; an' if we can put any kind of a face on it, an' I know the ould gentleman at all, he'll give us all the money we want an' more. There's a fortune in it; an' if I can do anything either for yourself or for the Bank ye can count on me. Only we're just keepin' it to ourselves as long as we can. We want to get our oar in with the man that has the money before everybody gets at him."

"And does Mr. Brannegan believe in this story of the fortune then?" asked the manager.

"He's certain sure of it," answered the blacksmith; "but he's going to run no risks. The way Michael puts it is this: Ould Mr. Normanby is a gentleman, an' his word's as good as his bond. If he pledges himself to give us backings he has the money sure enough. An' till he does we're going to stay on the safe side of the fence. Oh, Michael's not slow; mind ye, he's not. Ye'd think to look at him that all his brains was under the waistband of his breeches, but for a big cow of a man he has a wondherful head. It's a pity ye can't join me in a wee dhrop of this," said the blacksmith seriously, holding up his glass. "It would be a great help to you with

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Michael; an' mind, he'd be useful in the present business. For if he's not boss in it he'll be nowhere."

"He's a trifle of an autocrat then?" said the manager. "Fond of his own way, I mean."

"A regular ould Oliver Crumwell," said the blacksmith. "Ye daren't cheep in yon bar-parlor of his, not if ye were drinking yourself intil the poorhouse. But if he's your friend he's your friend. It's a mortal pity ye don't take a dhrop."

"It'll be all right, Denis," said the manager, "so long as I buy it for my friends."

"It's not just the same thing," answered the blacksmith, shaking his head. "He wouldn't have the same hoult of ye. When a man has got the length of seein' that whisky's not good for himself, it's not long till he begins to see that it's not good for his friends. Long may it be till you come to that, sir," said the blacksmith, rolling a few drops on his palate. "An' in the meantime every wee dhrop ye get from Michael'll be a help. So you keep in with him, Mr. Wildridge; for there'll be money in this woolen mill if the ould gentleman backs us up properly."

"You'll be dependent on that a good deal, I suppose," said the manager.

"If you said we'll be dependin' on it altogether," answered the blacksmith, "ye'd be nearer the truth. If ye have anything to put in the mouths of the people of this town they'll open them for it, an' the divil a much more. I must be goin' now, an' thank you kindly. I'll send round the trap by one of the wee fellows. No more, thank you, sir," said the blacksmith with regretful firmness. "I haven't had my tay yet."

"I won't press you then, Denis," said the manager. "It's not well to drink on an empty stomach."

"I don't know about that," said the blacksmith, moving irresolutely towards the door. "There's no time a glass of whisky will go further. But my brains

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is bizzin' like a hive of bees. I'm sayin', sir "— he looked round the room with interest as he got up — "ye have a most lamentable fine lot of books gathered about ye."

"Not too bad at all, Denis," said the manager with visible gratification. He looked lovingly along his shelves. "Some of them, at any rate. That's a pretty bit of tooling, eh?" He took down a volume and passed his hand caressingly over the binding. "Look at that work, Denis."

"It's purty," said the blacksmith. "It is, purty. The man that done that was a handy fellow. An' do ye mind the curlicues of it, just like one of them ornamental gates. If it's not imperent of me to ask, sir, do ye keep them for furniture or for usin'?"

"You'll think it foolish of me, Denis," said the manager; "but I believe I've dipped into most of them one time or another."

"I wouldn't say that at all," said the blacksmith. "I've a great respect for a man with a bit of learnin'. But your head must be gey an' full. I suppose by this time ye could write a book yourself if ye laid your mind to it."

The manager looked at Denis with a trace of diffidence. Unwittingly the blacksmith had placed a temptation in his way.

For years Mr. Wildridge had secretly cherished the design of a translation of his beloved Horace into the vernacular, and had even completed some versions. Hitherto a certain cynical perception of how one's friends regard such an aberration had enabled him to conquer the natural desire of the author for an audience. But surely here was a heaven-sent opportunity to test his performance. Why not try it on the blacksmith, a son of the soil, and an evident master of the homely Ulster idiom? He yearned, but hesitated. Common sense, never very far from his elbow, prompted

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him that to acknowledge a taste for dabbling in literature was not, in the North of Ireland at least, precisely the best means towards laying the foundations of a reputation for solidity of character. The manager could have laid down the principle — say to Mr. Jackson, had that young man been bookishly inclined — in the most sententious manner. But the author prevailed over the bank manager.

"Do you know, Denis," he said, "I've had a notion of trying my hand at one some time."

"An' I'll hould ye could do it too," said the blacksmith. "Where'd be the use of havin' all that iron lyin' round ye if ye couldn't make a horseshoe. What would it be about now, sir, if I might ask?"

"Oh, nothing much, Denis," answered the manager. "A few verse translations — turning poetry from a foreign language into our own."

"An' can ye do that?" said the blacksmith with seriousness. "Bedad, it's clever of ye. Ye couldn't give me a verse or two of it now? I was a great man for a song or a ballad when I was a young fellow; an' I'd like a lilt of it well."

"Sit down, then, and take another spoonful," said the manager, drawing a roll of manuscript out of his desk. "It'll comfort you under a bit of a disappointment, Denis; for I may tell you I'm not going to sing. But I'll just read you a little translation of a poem by one Horace that you may have heard of before."

"I have not, then," answered Denis. "Who was he, anyway?"

"He was an old Roman, Denis," said the manager.

"An' nothing the worse of that, Mr. Wildridge," answered the blacksmith. "I'm not a bit bigoted, mind ye, but I give in I like to hear somethin' by one of my own sort."

"I don't mean that he was a Catholic, Denis," said

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the manager. "He lived long before the days of Christianity——"

"Small blame to him then, if he hadn't the true faith," interrupted the blacksmith. "Ye can't eat the praties before the seed's planted. It won't go too hard with him, anyway. They say the like of him goes when they die to Fiddler's Green, an' that, as ye know, Mr. Wildridge, is a mile on this side of hell. Fire away, sir."

The manager lifted a sheet of manuscript and began, rather anxiously:

"*Mark how Slieve Donard rears his glittering crest* ——"

"Slieve Donard?" broke in the blacksmith. "This Horace was a County Down man then?"

"Well no, Denis," said the manager, "although it would have been no disgrace to him. As a matter of fact he lived in Italy."

"That's a long way off," said the blacksmith. "How did he come to hear of Slieve Donard? Ye'd wonder he hadn't a lump of a hill nearer home. Well, Mr. Wildridge?"

"*Mark how Slieve Donard rears his glittering crest,*
Thick-mantled in deep snow.
The o'er-weighted pine-woods groan; fast bound by frost
The streams have ceased to flow."

"How would they," interposed the blacksmith, "an' them all froze. But it was no goat's toe of a frost stopped the big waterfall——"

"*Drive out the wintry nip, pile high the hearth*"

the manager hurried on—

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"*With ashen logs or beech,*
And place a bottle of good ten-year-old
Here, just within our reach."

"D'ye mind that now," said the blacksmith with great approval. "This Horace was a hearty wee fellow. None of your soft stuff for him. But I didn't know people made whisky so long ago as that. Boys, Mr. Wildridge, if somebody had laid aside a keg or two of John Jamieson in them days it would be the great medicine by now. Go on, sir."

"*Come, let the world wag as it will, we'll make*
A jolly roaring night:
Old Nature takes the weather as it comes,
And, faith, I think she's right.

"*What though to-morrow bring heart-scald and care,*
We've no need now to fret;
Here's a good fire, good drink, good company;
It's not to-morrow yet."

"They must have been wirin' in heavy into the ten-year-old," observed the blacksmith, "or they'd have knowed that themselves."

"*Then since good luck has sent a night like this*
Let's hain each hour like gold.
And you, young folk, go dance, and laugh, and love;
You'll soon enough be old."

"It's the truest word he has said yet," remarked the blacksmith. "Old courtin' is cold courtin' all the world over. And ye might do worse than take that to yourself, Mr. Wildridge."

But the manager was rapt in the ecstasy of the amateur, and only waved his hand impatiently:

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"You girls get out and romp; this is no time
To waste on fireside joys.
I hear some fellows whispering round the house;
Be off, and meet your boys."

"They wouldn't be long inside, ye may swear," interjected the irrepressible Denis.

"And you lads, each of you should have a lass;
We've plenty hereabout.
There's some one giggling there behind the door,
Who wants to be found out.

"Go seek her some brisk chap, and taste her lips;
She'll not take it amiss.
Even if she frowns, don't heed; the tussle for't
Is better than the kiss."

"Ah, my tight fellow," cried the blacksmith boisterously, slapping his leg. "He knowed how to handle the girls."

"I'm afraid, Denis," said the manager with deprecation, "the last verse or two isn't just the same as the original."

"I don't care tuppence," said the blacksmith heartily; "it's good, bedad it's good. And even if it is your own. There's no tellin' but this Horace would have put it the same way if he'd been a County Down man."

"It's a flattering thought, Denis," said the manager, laying down his manuscript absent-mindedly. "'Horace in the County Down,'" he muttered; "begad, the very title for my book. I only hope, Denis, that as I grow older I'll have more sense in some ways than he had."

"Was he a bit short in the wit then?" asked the blacksmith.

"He wasn't just as wise as he might have been about

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the girls as he got on in years," said the manager. "It's rather disquieting too; for he had even more experience than myself."

"Ach, I'd think nothing of that," said the blacksmith. "He had a good man's fault. But Lord! look at the time. She'll think a chimley has fell on me. Good night, sir. I'll send the trap straight round. An' if anything fresh turns up about the woolen mill ye can depend on me to let you know."

The manager remained at the hall door a few minutes after Denis had departed, gazing vacantly into the night.

"I wonder now ——" he murmured to himself.

He closed the door and began to walk up and down the hall in deep thought, now and then penciling a word on the manuscript he had carried down in his hand.

A timid rap on the door aroused him.

"That's a good boy," he said to the blacksmith's little son. "I believe I have two new pennies here that we made only this morning. By George," he said to himself as he carried the trap into the kitchen, "I'd forgotten all about the rat — and the fortune too! This won't do, Anthony, my son. Even if your uncle Joseph *has* left you six thousand pounds, there's something due to the company. Awake, and be a bank manager again. Get thee behind me, Satan," and he stuffed his manuscript into a pocket. "Come, where's the cheese? — and then for a good think."

He baited and set the trap, entered into a treaty — through her bedroom door — with Jane, that any victims were to be removed before she entered the kitchen in the morning, and then settled himself to meditate over a last pipe.

A little analysis convinced him that the blacksmith's more highly colored story of Mr. Normanby's good fortune did not differ in essentials from the cashier's. But it was evident that Michael Brannegan, who was re-

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puted a shrewd man, gave credence to it, and possibly Michael had additional sources of information. Then Miss Normanby's attempt to borrow fifty pounds perhaps had bearing on the situation. Her father might be at some preliminary legal expenses, and be unwilling or unable to obtain an advance from the American firm. Undoubtedly there was a certain amount of cumulative evidence for the truth of the rumor.

The manager went off to bed regretting more than ever that the negotiations with Miss Normanby had been left in the hands of his cashier. He comforted himself with the reflection that the present of plums showed his position in relation to the rectory to be unaltered, and fell asleep just about the time that Miss Nora's pet rat decided that for a really appetizing supper there was nothing to beat toasted cheese.

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CHAPTER XIV

DURING the next few days intelligence of the Normanby fortune began once more to make ground. Reports originating in Portnamuck journeyed round the adjacent country districts, gained in strength and variety every mile, and returned to the town so transformed that the originators didn't recognize them, and gladly hailed them as confirmation of their own issue. Then news of Michael Brannegan's endorsement of the legend began to leak out in spite of the landlord's despotic authority over his vassals; and was held to be almost conclusive. The patent suspension of amicable relations between Miss Nora and Mr. Jackson was taken as further evidence in support. Naturally the young lady having come into a fortune would turn up her nose at a bank clerk.

But Miss Nora cherished no such unworthy sentiments. On the contrary, having almost no friends of her own age in the town she missed her pleasant comradeship with Mr. Jackson keenly. The rupture, too, prevented her from ascertaining the fate of her pet rat; and Miss Nora, though somewhat thoughtless, was tender-hearted to animals, and felt more than a little conscience-stricken over her part in his untimely end, which she knew to be almost certain. There was also, perhaps, a lurking desire to acquire a fresh grievance against her enemy the manager.

And so after a few days Mr. Jackson, strolling along one morning to the Bank, received a resounding slap on the back, and turned round to find Miss Normanby standing with outstretched hand.

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"Look here, Jacks," she said; "if I'll bury the hatchet, will you?"

Mr. Jackson hesitated a moment. With the natural instinct of the party to whom peace is offered, he felt inclined to make a virtue of concession, and to improve his future position in the alliance by standing on his dignity a little. But his usual boyish good-nature asserted itself.

"Of course I will, Nora," he said, gripping the proffered hand. "Buried it is."

"That's all right, then," said Miss Nora off-handedly. "I'll walk as far as the Bank with you; but don't let's talk about the row or we'll fall out again. I say," she went on after a moment's hesitation, "did you hear what that old stick of a manager of yours did with my rat?"

Jackson paused, wide-eyed.

"You don't mean to say, Nora," he cried, "that it was you who put the rat among the plums?"

"Did he spot that the rat came in the plums?" demanded Miss Nora, a little nonplussed.

"It was partly through my dogs sniffing round the basket that we twigged it," answered Mr. Jackson. "And then we found some of the plums gnawed. But we never thought of the rat being placed there on purpose. What on earth made you do it, Nora?"

"Just to give that old beast of a manager of yours a shock. I wanted to spite him some way or other, and I remembered your telling me about his hating rats. But it didn't come off, all through that inquisitive cat of a housekeeper, Anyhow, she got a fright that will keep her from prying for a bit," said Miss Nora with great satisfaction. "You'd have heard her yelling halfway down the street. And I say, Jacks"—Miss Nora laughed gleefully at the recollection—"you should have heard the smashing of dishes. I barked one of my shins

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trying to climb up to see the fun. I suppose he killed the rat all right?" she asked, sobering down.

Mr. Jackson laughed heartily in his turn.

"Wait till I tell you the joke, Nora," he cried. "Have I time?" He looked at his watch. "I have. Listen. The manager set a trap for the rat and caught it right enough. When I came in next morning he had the trap with the rat in it on his desk. Of course I thought he was afraid to kill it himself, and was keeping it for me and the dogs; but would you believe it, he wouldn't let it be killed at all."

"And it isn't killed?" asked Miss Nora incredulously.

"It isn't," answered Mr. Jackson. "He told me he began to watch it in the cage before I came in, and gave it a piece of bread; and when he saw it sitting up on its hind-quarters eating the bread, and cleaning its whiskers with its fore-paws afterwards, he couldn't bring himself to let it be worried by a dog; and there it is in the private room. He feeds it on oat-bread and cheese every day, and is dusting out the office himself till he gets a charwoman. Old Jane wouldn't go into the office for a pension. Would you have believed a man could be such a silly ass about a rat?"

Miss Nora considered for a moment.

"Do you know, Jacks," she said unexpectedly, "he must be not such a bad sort after all."

"Good Lord, Nora," cried the startled cashier; "you're not turning sentimental about rats too."

"Look here, Jacks," said Miss Normanby sharply. "I've killed as many rats as ever you did."

"I know that, Nora," interposed Mr. Jackson hastily, "but ——"

"And if it goes to that I'll back my fox-terrier bitch to kill rats against any dog you've got," she went on truculently.

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"I believe she would," admitted Mr. Jackson, "but——"

"But you see this was my pet rat," said Miss Normanby; "and I was rather keen on it."

"I never knew you had a pet rat, Nora," said Mr. Jackson apologetically.

"Well, I had," said Miss Normanby. "And now your manager's got him. And the manager can't be such a bad old sport. Do you think if I faked up some lie about how the rat came there, he'd give him back to me, Jacks?"

"I'm sure he would," answered the cashier, "if he knew you wanted it badly. Look here, Nora, the manager's quite gone on you."

"Chuck it, now, Jacks," said Miss Nora warningly.

"But he is, though," persisted Mr. Jackson, who saw a chance of undoing his business error. "After you went out the other day he talked no end about your blue eyes, and said you were as straight as — as a rush. It wasn't a rush exactly; he quoted some rubbish about Apollo — but that was what he meant. Then he thinks the dickens and all of your father," went on Mr. Jackson, feeling himself quite a diplomat. "And——"

"What did he say about my eyes?" interrupted Miss Normanby.

"I don't exactly remember," answered Mr. Jackson. "Something awfully nice, anyway. I tell you he's clean struck on you. Good gracious," he cried, "I must run. Look here, I'll tell him the rat must have got into the basket himself, and that you've heard about it and came to ask me. Come on in now, and have a chat with him. He's a real good sort; and if he'd been in the Bank the other day he'd likely have given you the money."

"Can't possibly go in now," answered Miss Nora, shaking her curls and pursing up her mouth with a distracting air of importance. "I've got an appointment with Mr. Berryman down at *his* bank."

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"Bad luck to him," interjected Mr. Jackson under his breath.

"I got a letter from him this morning, asking me to call without fail to-day."

"I say, Nora," broke in Mr. Jackson appealingly, "you're not going to turn your back on us, after you and I have been such chums?"

"You're a pretty decent chap as bank clerks go, Jacks," said Miss Nora, regarding the cashier appraisingly; "but you didn't do very much for me the other day, and Mr. Berryman's cashier did, so it's up to me to stick to him. Look here, young Jacks," she cried; "there's ten striking! You'd better skip it. Look out for me coming back if the manager's not there, and tell me what he says about the rat. I don't want to face him. Ta-ta; I'm off. You won't catch it either for being late. Oh dear, no." And away went Miss Normanby, Atlantalike, while Mr. Jackson with less grace but equal speed hastened to the Bank door, fortified against his chief's wrath by the consciousness of a good excuse.

Discussion of his news was, at the polite but firm suggestion of the manager, suspended till the preliminaries of receiving the public had been gone through; and then as usual he began the subject himself.

"I'm inclined to think, Mr. Jackson," said he, "that Miss Normanby's rat friend didn't get into the basket quite so unassisted as she wants to make out."

"You don't mean to say that she put it there on purpose," asked Mr. Jackson, with a very fair simulation of astonishment.

"I don't know enough about her yet to be able to guess at her taste in presents," said the manager. "She has never sent you any little token of the kind, has she? A couple of mice, or a few cockroaches, say?"

"No, sir," answered Mr. Jackson. "To tell you the

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truth, sir," he blurted out, "she put the rat in on purpose to spite you on account of the other day. But if you'll give him back to her we'll maybe get the bulge on old Berryman yet. She was awfully pleased you didn't kill the beggar, and now she wants to get him again. She's coming in about it presently. You wouldn't give her the fifty pounds, and let her pay old Berryman off? I'm sure now it's all right about the fortune. And if we let the other people keep in with her it's all up with our chance of getting any business from the old man. Then there'd be the woolen mill account too. I'd let her have the money on chance."

"As a business proposition, Mr. Jackson," said the manager, "it's not to be considered for a moment in the present state of our information. But she shall have her rat. I'll withdraw gracefully when she comes in; and you can convey the glad news to her. You needn't let her know that I'm aware of how he got into the basket. I'm afraid I was cynical enough to suspect it, before you told me. *Timeo Danaos* — by the way, did you ever read the Second Æneid?"

"I never did, sir," answered Mr. Jackson.

"Never mind, Mr. Jackson," said the manager, "the rule-book is far better reading for a bank clerk with matrimonial tendencies. By the way, my young friend, if the future Mrs. Jackson intends to keep pet rats, and love doesn't drive out your passion for terriers, there's likely to be stirring times in the family. 'Incompatibility of pets,' I suppose a jury would call it. The great outstanding point of the bachelor life, Mr. Jackson," went on the manager, "is the freedom it allows to the development of individuality. Now I might if I chose keep pet rats in every room in the house ——"

"What about old Jane, sir?" asked the cashier with a respect a little tempered by malice.

"Yes, there's old Jane to be considered," confessed the manager. "But then you see I can always change

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my Jane, and you, once you'd got her, couldn't change your Nora."

"I shouldn't ever want to, sir," said Jackson stoutly.

"It's well and romantically said," returned the manager; "but then some decent man once thought the same about Jane; and yet he left her within two months. Sentiment, my dear fellow, is beautiful but evanescent, like the hair on the male human head" — the manager passed the tips of his fingers thoughtfully across his brow — "and vanishes about the same time. Now here am I who have fairly well outgrown both. But I think I see our friend the rat's mistress coming down the street. Tell her I'll send it round to-night. I'll be in the private room; and if there is any talk of borrowing money just call me out. A young man with a head of hair like yours isn't to be trusted to talk business with such a pair of blue eyes."

The manager vanished into his private room just in time to escape the entering Miss Normanby. A peep as he cautiously closed the door revealed her in an unexpected phase, large-eyed, pale, and distressed, almost tearful. His curiosity was aroused, but he was of a philosophic habit of mind, and knowing that he was sure to hear all from his cashier he sat down to steady work at the books he had carried in.

But the interview threatened to be as protracted as on the last occasion when he had vacated the premises for Mr. Jackson's benefit. Customers entered and departed, but still Miss Normanby held the field. He could hear her voice, low and appealing, very different from her usual ringing tones. Uneasiness began to assail him. Could the young lady be once more on borrowing bent? And if so was Mr. Jackson's fortitude capable of bearing this second strain? A vision of yellow curls floated before his eyes and left him in doubt. He decided to allow the couple five minutes more, and then to re-enter the Bank office. He could not, how-

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ever, concentrate his mind on work. When Mr. Jackson opened the door of the private room he found his manager engaged in feeding Miss Normanby's pet rat.

"Watch the little beggar washing his face, Mr. Jackson," said the manager over his shoulder. "Now there's Jane, who places herself infinitely higher in the scale of respectability than a rat, and yet he's washed his face oftener in the course of this one morning than Jane, if we're to judge by her appearance, washes hers in a month. I wonder ——"

"I beg your pardon, sir," broke in the cashier a little breathlessly; "but I want to speak to you at once. Miss Normanby's just gone out ——"

"I hope you weren't anyway abrupt with her," interrupted the manager, glancing momentarily at the office clock.

"I couldn't get her out any sooner, sir, really," protested Mr. Jackson. "I say, sir, she's been in a most fearful row in the North-Eastern Bank."

"Hallo!" said the manager, becoming alert at once. "How's that?"

"It's all over that fifty pounds the cashier let her have. Old Berryman's mad about it. He wrote to her to call there this morning, and when she went down he brought her into his room, and began to cross-question her. Of course she cheeked him — you know the way she would, sir ——"

"As a matter of fact I do not know," said the manager; "but I think I can guess. Well ——?"

"Well, he turned downright nasty, and went for her about getting the money from the cashier behind his back, and told her she must either answer any questions he asked or repay the money; and when she said she couldn't just at once, he told her he'd apply to her father, and that in the meantime he'd hold the cashier personally responsible." Mr. Jackson paused a moment for breath. "And as she was coming back here

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the cashier ran after her and came all the way down the street with her, telling her what an awful scrape he had got into, and how it would ruin his whole career if his head office got to hear, and a lot of snivelling nonsense like that, and begging her to go back and tell old Berryman all he wanted to know; and now she's in a terrible state about it all; for she told her father that she got the money without any trouble, and that there wasn't the slightest hurry about paying it back, and the old man's so honorable and proud that he'd fair break his heart if there was even a little trouble about the affair; and then she's afraid she may have done the cashier a lot of harm — she's a real good-hearted sort, Nora — and she's wild because she's under an obligation to a poor-spirited creature like him. Do you think, sir," concluded Mr. Jackson with his last vestige of breath, "you couldn't let her have the fifty pounds?"

The manager pondered for a moment or two.

"She's in an awful hole, sir," ventured Mr. Jackson.

"Did she tell you what she wanted the money for?" asked the manager.

"Oh yes, sir," answered the cashier eagerly. "The report we heard is quite correct. They've come into a whole pot of money, and the fifty pounds is wanted for some preliminary expenses."

"Did she give you any particulars about the amount of the fortune or where it's coming from?" asked the manager.

"She did not, sir," answered the cashier, a little disconcerted. "She said she was under a promise not to tell anything at present. But she pledged her word to me that it was all right, and she's as true as steel, sir."

"No doubt, Mr. Jackson," said the manager, "no doubt. But on your own showing she has displayed a certain talent for concealment from her father. 'She has deceived her father and may thee.' You've read *Othello*, I suppose, Mr. Jackson?"

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"Well, not exactly, sir," admitted the cashier. "But I've often intended to."

"Perhaps you're just as well not to," said the manager. "A little banking law would be far better for your future. Still, the *Merchant of Venice*, perhaps — there's a certain sidelight on sixteenth-century practise. Better not, though. One or two good modern text-books, and, as I said before, the Rule-book. But to get back to Miss Nora's affairs. In the absence of any fresh information I'm afraid ——" The manager pursed up his lips, and shook his head gently.

"If you'd only seen her, sir," said the cashier, "you'd have been sorry for her. I'd give her the money myself if I had it."

The manager looked at him tolerantly.

"You'll outgrow these little weaknesses, Jackson, my boy," he said. There was a tinge of melancholy in his smile. "A hard and practical world will help you to do that. At first you'll be glad, too; and then you'll begin to be sorry. I'm rapidly coming to the sorry stage. But it doesn't help one to recover the first fine rapture of romance. Gad, you might do worse than give her the money, too, if you had it. The look you'd get from those blue eyes would nearly repay a fellow — at your time of life, that is, of course. Blue eyes are the very devil," said the manager, falling into a reverie. "Up till I was thirty any girl with a really fine pair could have married me, if she'd only known."

Mr. Jackson was not devoid of a certain astuteness.

"If you'd seen Nora's to-day, with the tears standing in them," he ventured.

"Poor big girl," said the manager. "Was it as bad as that?"

"Yes, sir," answered the cashier. "She was fairly crying. You'd have been real sorry for her."

"Anybody would," agreed the manager. "She's not

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the sort whose nose turns red when she weeps?" he inquired anxiously.

"I never noticed," answered Jackson, hesitating.

"That's all right," said the manager. "If it did you would have noticed. But let me think over this business of hers."

The manager took a few turns thoughtfully up and down the office, Mr. Jackson regarding him with kindling hopefulness.

"I fear it's not a case where I could risk the Bank's money," he pronounced, suspending his walk. Mr. Jackson's face declared his disappointment.

"Wait a minute now," went on the manager, raising a deprecating hand. "You know, Jackson, my son, although I've only been acquainted with you a very short time, I take a great interest in you and this little affair of yours."

Mr. Jackson's smile was between himself and his Maker.

"Thank you, sir," he said with an expressionless face.

"Well, now," continued the manager, "here I have come into quite a pot of money for a miserable old bachelor like myself, and here are you full of a romantic dream that a mere matter of fifty pounds might bring true. I'll lend you fifty pounds, to be repaid at the Greek Kalends — maybe you've not heard of the Greek Kalends? Well, we'll say on the day after you marry Miss Nora — I hope that will be a shorter date; and you shall give it to her this evening when you are restoring her friend the rat. Send her a message to meet you."

"You're a brick, sir," cried Mr. Jackson with enthusiasm. "She'll be fairly delighted with you. Old Berryman won't have a chance with you now."

"Oh, but you mustn't let me appear in the matter," said the manager hastily. "Or the Bank either. The

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money is to come as from yourself. Not a word now. That's the condition."

"I couldn't possibly do that," protested the cashier. "It would be false pretense to Nora. And she'd never forgive me if she found out," he added ingenuously.

"There's no false pretense about the matter," said the manager. "You've just told me that if you had fifty pounds you'd give it to her. Very well, you have fifty pounds. It's yours absolutely, a token of my admiration for — for your good taste. I withdraw all conditions. There's nothing to be found out now. You needn't give it to Miss Nora if you don't wish to."

"But, sir ——" began Mr. Jackson.

"Besides, there's my position to be looked at," went on the manager. "Suppose it got out that I had given the money to Miss Nora. There would be misconceptions about the affair. This is a censorious world, Mr. Jackson; and if my observation is not badly at fault, this is a particularly censorious corner of it. Not a man or woman in the town would believe I gave the money on your account. If I wasn't satisfied that I've outgrown the follies of my youth I wouldn't be too sure of it myself. And what would be the result as far as I am concerned? There's not a family inside a ten-mile radius with a fair-haired slip of a girl in it but would be sending her in to borrow money off me the next day. Why, they'd be importing them from Sweden! No, Jackson, my son," concluded the manager, "in common decency you must keep me out of it."

"It places me in a very awkward situation," objected the cashier, plainly weakening.

"On the contrary it places you in a capital situation. Strategically you've never been in such a position since you entered on the campaign. Here we have Miss Nora cast down, apprehensive, without — apparently — a ray of hope, when lo! enter luciferously Mr. Ernest Jackson. The clouds disappear, the difficulty vanishes.

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If Miss Nora Normanby has a heart in her bosom, and it doesn't soften to Mr. Jackson in that moment, I'm a Dutchman," said the manager, "and I'm not. But mind," he added, waving a forefinger warningly, "don't let the opportunity slip. No use battering down the fortifications if you don't push the attack home. Close quarters, my boy, that's my last word to you, close quarters. And now, Mr. Jackson, not another word about Miss Normanby till work is over for the day. It's an extraordinary thing," he added, breaking his own rule a few minutes later, "how much she has bulked in the conversation in this office of late. Still, no, it's not a bit extraordinary; she's a witch. Gad, if I were a few years younger I'd be wishing I was conducting to-night's operations."

"In a way you are, sir," said Jackson. "You're supplying the ammunition anyhow."

"It's a useful and honorable branch of the service," answered the manager, smoothing down the lessening hairs above his forehead a little ruefully; "but I'm almost tempted to wish I were in the firing-line."

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CHAPTER XV

PUNCTUALLY at the appointed hour that evening Mr. Jackson rang the Bank bell. The manager opened to him, and going into his private room brought out an oblong brown-paper parcel.

"There you are now, Jackson," he said. "Tell Miss Nora she may keep the cage. I'll make it all right with O'Flaherty. Do you know I feel quite sorry to part with the little chap. I never thought I'd live to become attached to a rat of all animals. But he has quite a winning way with him. Then, of course, one doesn't like to part with a friend's gift."

"I'm afraid it wasn't meant altogether in friendship, sir," said Mr. Jackson, tucking the parcel under his arm.

"Maybe not," said the manager. "But I don't mind. In fact, if I were disposed to become your rival I should look on the incident as rather encouraging than otherwise. 'A little aversion to begin with.' You know the saying. And now," pulling an envelope out of one of his pockets, "here's the source of your future fortune, if you'll only remember what I told you to-day."

"It's awfully decent of you, sir," said the cashier, taking the money with some hesitation. "But I wish you would let me ——"

"Not a word, now," said the manager, pushing him gently out. "Only remember my advice, and act upon it. Good night, and good luck to you."

Mr. Jackson strode down the street with two resolutions firmly implanted in his mind: first, to act on his

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manager's counsel; and, secondly, at all risks to disclose the source of the fifty pounds. It was his misfortune to act upon neither.

Miss Nora received him under one of the oil lamps by which darkness was rendered visible in the streets of Portnamuck. She hastened to tear off the brown-paper wrapping, and after a course of investigation that included a pretty severe bite to one of her forefingers, decided that it was indeed her rat, and proceeded to lavish a number of endearing expressions on the animal which Mr. Jackson, as a proprietor of several fox-terriers, thought very much misapplied. Then she turned to him.

"Jacks," she asked, "do you think Mr. Wildridge could possibly have spotted that I put the rat in the basket on purpose?"

Mr. Jackson inwardly gave thanks to the lighting committee of Portnamuck.

"Oh, he twigged it at once, Nora," he answered. "But he wasn't a bit annoyed. Wasn't it decent of him, though, not to kill it!"

"Maybe he hadn't the pluck to do it," said Miss Nora doubtfully; "he's afraid of them, you know."

"Oh, I'd have killed it for him with the terriers," said Mr. Jackson incautiously, with the pride of an expert.

"You're a pig, Jacks," declared Miss Nora with emphasis. "And knowing it was my rat, too. I wouldn't have believed it of you. Yes, you would now; you said you would," she cried, interrupting his protest. "I thought that manager of yours was a beast, and he *was* a beast with me in ways; but he's been real decent over my rat, I'll give in. A good deal decenter than you, with your blessed old terriers. Good night. And tell him what I said."

Mr. Jackson saw himself at an unexpected disadvantage, and hastened to play his trump card.

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"Wait a minute, Nora," he called after her. "There's something else for you."

"What is it?" demanded Miss Nora, coming back with an air of suspicion. "No silly jokes now, Jacks. *Have* you anything for me?"

Mr. Jackson paused a moment before making his grand coup, and wished desperately he could find something fitting the occasion. But inspiration failed him.

"I've brought you fifty pounds," was all he could get out; and he handed over the envelope awkwardly.

Miss Normanby drew out the notes, and turned them over with incredulity.

"I say, Jacks," she breathed in an awed whisper, "where on earth did you get them? Did the manager send them to me, after all?"

Surely never could there be a more favorable opening for Mr. Jackson's disclosure. But he paused for a fatal instant.

"Jacks," cried Miss Nora, and there was a note in her voice that Mr. Jackson had never heard before; "I believe it's your own money."

She stepped a little towards him, her eyes glistening even in the mild radiance of the Portnamuck oil lamp.

No one who looked at her could have blamed him. Mr. Jackson was a little in love, and had just been compared unfavorably with his manager. And, besides, it was the manager's orders.

"I knew you were in such a hole, Nora," he muttered.

Miss Nora came nearer. Then a horrid suspicion assailed her. "Jacks," she whispered, "you've not done anything you shouldn't have?"

Mr. Jackson laughed aloud, glad to be diverted from some awkward thoughts.

"Good Lord, Nora," he exclaimed, "you don't think I've stolen the money, do you?"

"Then it's your very own money," said Miss Nora, relief in her voice.

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"It's my very own," declared Jackson stoutly. After all, he cast back at his reproaching conscience, the manager had laid emphasis on that.

Miss Nora was standing close beside him, clasping one of his arms. Two quick tears stood in her eyes. She pressed the cashier's arm hard.

"Jacks," she half sobbed, "don't laugh at me; I'm a stupid. But if you only knew how it humiliated me to be abused by that little bounder this morning."

Her young body swayed towards him yieldingly. A wandering strand of hair fell across his cheek. Mr. Jackson's heart beat madly. It was his moment, as the manager had foreseen. He raised his unoccupied arm and half encircled her waist. Then — perhaps it was youth, perhaps it was timidity, perhaps — it is the supposition most creditable to Mr. Jackson — it may have been conscience; but the arm fell back by his side.

"That's all right, Nora," he muttered, and cursed himself inwardly for the banality; "I'd do more than that for you any day."

Miss Nora released his other arm slowly, and stood back a step or two. An embarrassed silence fell on the pair. Miss Nora broke it first. But the hint of passion was gone from her voice, and she fell back once more on the current coin of slang.

"You've been a real brick, Jacks," she said — for her life she could not keep a certain coldness out of her voice —"and I'll not forget it of you."

"That's all right," said Mr. Jackson again awkwardly. The pair moved irresolutely apart. "Good night, Nora," he added with an effort of jauntiness, and turned to go.

"Good night, Jacks," said Miss Nora a little formally, acknowledging his salute with an unwonted primness.

Then a rush of warm feeling overcame her constraint.

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She ran after Mr. Jackson, and slipped a hand through his arm.

"Jacks," she said over his shoulder breathlessly, "I can't tell you just at once, for I'm under a promise; but as soon as ever I can I'll let you know all about our fortune; and every penny of it will go into your Bank, if I have to lock father up on bread and water."

Her breath fanned Mr. Jackson's ear. The spell that had fallen on him was broken. He grasped at Miss Nora's waist as he turned to face her.

But the moment was lost. She slipped dexterously from his grasp, picked up her pet and vanished from the circle of light. Out of the darkness her voice floated back gay and careless as of yore. "Ta-ta, Jacks, old boy. Take care of yourself."

Mr. Jackson returned slowly to his lodgings.

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CHAPTER XVI

NO student of country-town life will require to be told that the reconciliation between the Downshire Bank cashier and Miss Nora Normanby was common property within an hour of their public shake-hands in the street. The cobbler, who was himself capable of putting two and two together and making at least one hundred, had witnessed Miss Nora's entrances and exits by the Bank door during the rest of the day, and was assisted in his deductions by his wife, who had, providentially, as she herself declared, not only seen the Rector's daughter enter Mr. Berryman's bank; but had waited till she came out again. The patently imploring attitude of Mr. Berryman's cashier was interpreted as a last attempt to secure the Normanby business. It became quite clear that Mr. Berryman's curtness when drawn on the subject of the fortune had been due, not to the non-existence of the fortune, but to the fact that he wasn't likely to get any benefit out of it.

It was held to be rather cunning of Mr. Berryman to resort to the blandishments of his cashier, but the general opinion was that the young man had no chance whatever in either love or finance with Mr. Jackson.

Then the dimness of the Portnamuck street-lamps had not been sufficient to conceal the latter young gentleman's evening interview with Miss Nora; and an enterprising youth of about ten had converted a promised reward of a penny from his mother into an actual emolument of twopence by a brilliant feat of espionage which included a full report of the handing over of a packet of bank-notes. He was not able, indeed, to declare the

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number of notes or their denomination; but his mother supplied the deficiency with a liberal imagination; and the incident was regarded as conclusive.

It was admitted that the new man in the Downshire Bank was more open-handed than his predecessor or Mr. Berryman; but that he would hand over five hundred pounds — the original and minimum statement of the amount — unless the reality of Mr. Normanby's good fortune was unquestionable, no one believed for a moment.

Then Molly Dugan scored a notable success by detecting several letters to big Michael Brannegan from a chartered accountant in Belfast, and the subsidiary rumor of a woolen factory soon outstripped its parent, since more people had a chance of making money if it proved true.

Numerous fallow brains in Portnamuck and district began to stir with projects. John Dickson, reputed a far-seeing man by his neighbors, paid ten pounds an acre more than the market price for a small farm on the outskirts of the town, and was known to have ordered a shilling hand-book on market gardening; and another farm was withdrawn from the market by the prospective seller. At least a score of young men countermanded their tickets for America and bought cheap engagement rings instead. And hardly a small farmer who had robbed Mr. Normanby in the course of some of his former schemes for the advancement of the district but saw himself doing a little bill in one of the banks on the security of his former prey, some for the purpose of enlarging outbuildings and others to assuage thirst.

In the town itself the speculative spirit was little less rife. Half a dozen proprietors of potato gardens consulted the local carpenter about the cost of notice boards for "Building ground to let." Mrs. Doan of the Temperance Hotel solicited an estimate from Keffey, the local builder and contractor, for an annex to be

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used as a dining-room for visitors, ignorant that her opposite neighbor, Mr. Amos Browning, had made a similar request with regard to the cost of turning his parlor and kitchen into a restaurant; while Keffey himself — a meager, depressed little man, as befitted the builder in a stagnant or declining town — who might have been said literally to live on the east wind, since the greater part of his income for years had been drawn from repairing damage caused by gales from that quarter, was so stimulated by the unwonted prospect of building activity that he lost a night's sleep worrying whether he would have enough capital to carry on with or whether it wouldn't be better to have his fire at once and make a fresh start.

Nor was the spirit of enterprise confined to the proletariat. Mrs. Woodburn, a widow lady reputed to possess something more than a competence, caught the infection, and decided to erect some house property on that very desirable plot of building ground adjoining her bungalow. Her determination, resulting in an application to the ground landlord, conveyed the microbe of progress into the ranks of the aristocracy.

The aristocracy in Portnamuck and neighborhood was represented by the de Bullevant family, consisting of Hugo de Bullevant, his wife Mary, and his son Percy.

The de Bullevants, who had come over to England at the Conquest, having exhausted the plunder gained by participation in that exploit, obtained a footing in Ireland about the end of the sixteenth century as the result of a transaction in which an unfortunate Irish chieftain secured a very small degree of protection in exchange for a very large extent of land; after which the family, not possessing the amount of enterprise necessary to carry them any farther West, settled down to steady mental deterioration and the breeding and destruction of various species of game birds. These pursuits being more entertaining than lucrative, a financial

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crisis of a more or less acute nature arose at fairly regular intervals, and was tided over by one or both of the usual expedients in such cases; namely, an extra turn of the screw on the tenantry, or a wealthy marriage.

The first of these in the course of time and legislation becoming increasingly subject to the law of diminishing return, the second was more frequently resorted to, and had at last become the only resource. But there is always a tendency to defer such nuptials as long as may be, and Mr. Hugo de Bullevant, having a soul above shackles and a taste for the Turf, rejoiced in freedom so long and so wholeheartedly that if he had not been fortunate enough at last to espouse a wealthy, if plebeian, widow the date of the family shipwreck would have fallen in his reign instead of coinciding, as it threatened to do, with the accession of his son.

Mrs. de Bullevant, deprived by her alliance of the delights of gossip in person, kept herself in touch with public events in Portnamuck by means of her maid. The application of Mrs. Woodburn for a building site was enough of a phenomenon to excite inquiry. The maid was despatched to Portnamuck for a bolt of tape, and brought back in addition an unusually well-authenticated account of the Normanby fortune. A chamber council was immediately summoned, and it was decided that Mr. Percy should waive the considerable difference in rank and wed Miss Nora. It is hardly necessary to remark that her consent was taken for granted.

Once it has been stated that Mr. Percy was red-haired, brainless, and absurdly good-natured there is nothing more to be said. He had superadded to the family taste for field sports a love of golf almost amounting to a passion, and when the intelligence of his future good fortune was communicated to him by his father, his first thought, after the extinction of the family mortgages, was that at last he would be able to have an eighteen-hole golf-course at his own door.

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With the simple directness that usually characterized his actions he immediately put on his hat and sallied forth to the rectory; and the result was that on the second day after his unfortunate mission with the fifty pounds Mr. Jackson received a note from the Rector's daughter.

"DEAR JACKS," it ran,—"If you're on for a laugh meet me at Big Michael's corner at four o'clock this evening. 'Darling Percy' has decided to marry me if I'll provide him with an eighteen hole golf-links, and we're going to look at the ground this afternoon. Mind and turn up. We'll have a grand lark with him.—N. N."

Mr. Jackson's face, which had been decidedly gloomy, brightened up a good deal as he read the note. He passed it over to his manager.

"Oh, come now, Jackson, my boy," said the latter, "there's nothing the matter with this. A little bit cavalier, perhaps — rather more of the comrade than the lover about it; but comradeship is good enough to go on with. I was quite wrong about the night before last. It would have been much too precipitate. That's the letter of a girl who, if you're not her fancy, is at least fancy-free; and you've no rival to fear. You settle down to a slow siege. I fancy 'darling Percy' won't affect the operations much."

So spake the manager, heartening up Mr. Jackson, who had been in such a state of depression for two days that his chief had overcome a natural desire to say, "Well, I gave you good advice," and devoted himself to cheering his junior.

"By the way, Jackson," went on the manager, "Mr. Percy is the son of de Bullevant, Mr. Normanby's ground landlord of the old mill and premises, isn't he? I thought so. The gentleman who won't give him a

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proper title." The manager thoughtfully tapped his chin. "You might keep your eye on how Mr. Percy's suit progresses," he added, after a moment or two; "and as soon as it seems in anything of a favorable stage tell me at once."

"She'll not have anything at all to do with him," declared Mr. Jackson. "It's not on my account," he put in hastily, "but Percy's such a little ass."

"I think you'll find Miss Nora won't turn him away just so quickly as that," said the manager. "Even if, as we have no doubt, his ultimate fate is already sealed, he'll be allowed a few gleams of hope, if I'm not mistaken. And I fancy Mr. Normanby's chance of obtaining a proper title would not be lessened thereby. Eh?"

"By Jove, sir," said the cashier admiringly, "you're a cute one."

"Oh, of course nothing may come of it," said the manager; "but keep your eyes open in any case. And now, Mr. Jackson, on with your work and be in time for your appointment. Every second you're late is clear gain to Mr. Percy."

The spirits of industry and silence descended on the cashier's department for the rest of the day, but fruitlessly. Just on the stroke of three o'clock Mrs. Margaret Maginness, who had insisted on placing each of her son's remittances from the States on a separate deposit receipt in order to follow lovingly the rising tide of his prosperity and generosity, came into the Bank office with the whole sheaf of eighteen in her hand. Her son was coming home to buy a farm, and she wished to gladden his eyes with the grand total on a single receipt.

By the time Mr. Jackson had calculated interest on the eighteenth receipt, and sinned his soul with internal blasphemy for about the one hundred and eightieth time, he was twenty minutes behind schedule.

The consequent twenty minutes' wait at Big Michael's

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corner was spent by Mr. Percy consciously in pushing his rather artless suit, and unconsciously in furthering the flotation of the Portnamuck Woolen Factory, Ltd. At least three hundred pounds' worth of possible capital was converted into certain by the spectacle of Miss Nora Normanby's twenty minutes' interview with the son of the local landowner.

Portnamuck had at least as accurate a knowledge of Mr. Hugo de Bullevant's financial situation as that gentleman had himself. That his son should be allowed to make advances to a girl with anything but the most solid expectations was not to be thought of.

"Watch him, now," said Terry the waiter to his friend the blacksmith, who was discussing an afternoon draught of porter with him in the bar-parlor, "watch him, the little wasp, bizzin' about a foine big lump av a girl like Miss Nora. Sure, if she shook herself the wind av her skirts would whiff him over the roof. She has the brass, though, Denis; she has the brass or he wouldn't be there. Likely now ould Bullevant would have word av the money through Government. All these big bugs stand together to keep the money av the the counthry among themselves. But wouldn't it vex you to see the loikes av Miss Nora throwin' herself away on a miserable wee pismire av a man loike that."

"It's the blue blood, Terry, that's runnin' short," said the blacksmith; "an' the men is bein' cut down to spread it. If the aristocracy was all big bullocks of men like Michael here, there wouldn't be enough of the genuine article to go round."

"Blue or red," answered Terry, still contemplating Mr. Percy with contempt, "there's not a dozen midgebites av it in the whole wee anatomy av him. Sure he's as dhry as something a spider would lave behind him in a web. It's a pity she's threw over a sappy young fellow like Masther Jackson av the Bank for that wizened little crab. If he comes on the wee fellow makin' up to

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his girl like that, he'll be dug out av him wid a spade. An' bedambut here he's comin' down the road!"

But Terry's expectations were disappointed. The trio proceeded quite amicably towards the beach, which lay something over a quarter of a mile from the town proper.

Mr. Percy, who was secretly scandalized by the inclusion of the Bank cashier in the party, though too good-natured to be uncivil to Mr. Jackson was too tactless to avoid being condescending; and before the party was clear of the town Mr. Jackson's air of dignity was so conspicuous that intelligence of the success of birth over true love was spreading through the town like wildfire.

Miss Normanby appeared quite unconscious of any restraint.

"I say, Jacks," she demanded of her left-hand swain, "hadn't you met Percy before?"

"This is the first time I have had the pleasure of meeting Mr. de Bullevant," returned Mr. Jackson stiffly.

"Mr. de Bullevant," cried Miss Nora. "Listen to that, Percy." She smacked the hapless Mr. Percy resoundingly on the back, and burst into peals of delighted laughter as his hat leaped into the road. "Now don't be trying to look dignified, Percy. Percy and I are old friends, you know, Jacks, though he's forgotten me till lately. I say, Percy, do you remember the evening we broke into old Benison's orchard and you tore your ——"

"Oh, I say, Miss Nora," interjected Mr. Percy, turning a brick color; "really, you know ——"

"All right, Percy, I'll not give you away," said Miss Nora. "But you've been on your high horse for a long time now, and I'm going to take you down a bit. Have you heard about Percy, Jacks," she demanded, coming to a stop in the middle of the road. "You haven't?

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Oh, well, Percy's fallen in love with a beautiful young lady with money ——"

"Oh, really now, Miss Nora," protested Mr. Percy, turning rather redder than before.

"Shut up, Percy; you know it's true. Haven't you just been telling me," went on Miss Normanby remorselessly. "And she's going to lay him out an eighteen-hole golf-links all for his very own. Are you in love with the girl or the golf-links, Percy?"

But Miss Normanby's frontal attack was too much for Mr. Percy's powers of repartee, and after spluttering "'Pon my soul, Nora — really, 'pon my soul —" he came to an embarrassed full stop.

"All right, Percy," said Miss Nora. "I see you're shy before Mr. Jackson. Never mind; he's a bit shy himself sometimes. Look at him blushing."

And indeed the cashier, as usual, did turn red.

"Go across to Tom's, Percy, and bring the key of the loaning gate, and we'll go down and inspect the course."

"I say, Nora," remarked Mr. Jackson, contemplating Mr. Percy's retiring figure with a much happier expression of countenance, "aren't you a little too hard on the beggar?"

"Not a bit, Jacks," answered Miss Nora cheerfully, tucking her hands in her jacket pockets and leaning easily against one of the posts of the gate. "Percy's not a bad little sort himself. He and I used to play together when we were kids; and I didn't like him half badly. But when he grew up he turned up his nose at me, and got on his high horse. Now he hears I'm coming into money, and he's sniffing around to see if I'll set the great de Bullevant family on its legs again. Just the way, Jacks," said Miss Nora, turning a pair of frank blue eyes on the cashier, "just the way you've been sniffing around to try and get our business for the Bank. All right now, Jacks, don't stutter. I know you've got to do it; and besides, you stuck to me your-

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self. Maybe it's not Percy's fault either. I expect it was his people set him on. But I can't get at his people, so I've got to take it out of Percy."

"You can take it out of his people if you like, Nora," said Jackson, glad to escape from dangerous ground.

"How can I, Jacks?" cried Miss Nora eagerly, moving a step towards him.

"You know the old mill?"

"I know," said Miss Nora, nodding with comprehension. "Percy's father's been a pig about it. Dad told me the whole story."

"Well, now's the time to get a proper grant of it from old de Bullevant. You tell Mr. Percy his people are rotters over the business, and make him prove they aren't by giving a proper deed." And Mr. Jackson proceeded to show the justice and propriety of the act.

Miss Nora wrinkled her pretty brows a moment over the ethical problem.

"I don't see why on earth I shouldn't," she said at last. "Jacks," she cried, regarding the cashier wide-eyed, "you're a wonder; and I thought you were good for nothing but fox-terriers. Fancy your thinking all that out for me."

Alas! *Facilis descensus Averni.* This time Mr. Jackson wore his borrowed plumes with hardly a qualm. And if there was any lingering trace of tenderness in his conscience it was speedily dispelled by Mr. Percy.

Like most other specialists, Mr. Percy cut an awkward enough figure out of his selected field, but was all the more effective in it from the very unexpectedness of his brilliance. A bad third in the trio so far, the instant he stepped on the sand-hills his leadership was unquestioned. Even Miss Nora acknowledged the subtle influence. To the man she was almost openly contemptuous; but the golfer predominated over her.

"The first tee would be here," said Mr. Percy, briskly ascending an eminence, "and the green in that

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hollow. A drive and a mashie. Just wait a second." He pulled a steel club-head from his pocket, deftly substituted it for the handle of his walking-stick, teed up a golf-ball and smote it fair and full, a perfect iron-shot.

"A full mashie would get you up from there," said Mr. Percy. "Like to have a smack, Mr.— er — Johnson?"

So Mr. Jackson delivered a couple of savage assaults on an unoffending westerly breeze, and handed the improvised club rather sulkily over to Miss Nora, who also failed to hit the ball, which Mr. Percy then unassumingly drove two hundred yards or so.

After that his ascendancy was complete. He drove along level stretches, he pitched over sandhills, he putted amazing lengths into rabbit-scrapes with his protean club, till between his skill and Miss Nora's frank admiration of it he had driven all sentiments out of Mr. Jackson's bosom but the desire to murder, which is latent in every young man who has a rival.

But the exaltation of Mr. Percy was to be abased.

He had interrupted his dissertation on a projected short hole to lay back his adjustable club-head a trifle farther, while Miss Nora ran across to speak to Mr. Jackson's bill-discounting friend Mrs. Margaret Ann Doolahan, who was crossing the sandhills.

"Now," he said, when she returned, putting down a ball, "I'll just pitch over that ridge on to the green. It'll be a blind hole, but a beauty all the same."

"You could never hit a ball over that mountain," declared Miss Nora, shaking her curls. "It's impossible — even for you," she added, with an ingenuous admiration that made the cashier grind his teeth.

Mr. Percy smiled superior, measured the distance with his eye, and played his stroke. The ball sailed sweetly over the summit of the ridge.

"Just on the green," said Mr. Percy, turning to Miss Nora for congratulation.

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As he spoke a piercing shriek sounded from the other side of the ridge, and was followed by a dismal howling, apparently in a woman's voice.

Mr. Percy's club dropped from his hand.

"Good Lord," he cried, staring at Miss Nora aghast, "I've struck some one!"

"Run, Percy; run, Jacks," cried Miss Nora, and set them the example. "It's poor old Margaret Ann Doolahan. There was nobody else about. Oh, poor old creature! I hope she's not seriously hurt."

And, sure enough, when the three breasted the ridge, there below them was Margaret Ann seated on a hummock, rocking to and fro in agony, and giving vent to a series of most piercing ululations. The horror-stricken party paused an instant on the overhanging bank of turf, which ended their hesitation by collapsing and precipitating them headlong down the slope of fine sand. Miss Nora was first on her feet and ran over to the sufferer.

"Where are you hurt, Margaret Ann," she cried, bending over her solicitously. "Is it your eye?"

"It's my eye, Miss Nora dear," wailed Margaret Ann, her apron tightly pressed to the injured member; "my eye's out, my eye's out. Oh, the wee white ball has put out my eye!" And Margaret Ann burst into a long quavering screech.

"What on earth shall we do, Percy?" asked Miss Nora, turning a face of consternation to the shaking culprit. "I think you'd better run for the doctor."

"An' was it you done it on me, Mr. Percy?" demanded the victim, sitting up suddenly and fixing the criminal with one fierce eye. "Was it you that has lamed an' disfigured a poor helpless inoffensive bein' with your fool nonsense? Oh, ye shouldn't ha' done it, Mr. Percy; ye shouldn't ha' done it on me, on me that has known you and yours all my life an' respected them, an' has held ye in my arms many a time when ye were

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an infant child; an' a dwamlin', helpless wee crather ye were. Oh, my eye, my eye!" And Margaret Ann went off into a fresh paroxysm of lamentation.

"What are we to do, Nora," stammered the hapless Percy. "I say, what the dickens are we to do?" But Miss Nora had been a little overcome by the feeling reference to Mr. Percy's infant days, and was contemplating the horizon with an expression of hopeless concern. "Can you suggest anything, Mr.— er Johnson?" turning to the cashier, who was regarding the injured woman with the awkward sympathy usual to the unskilled spectator in such cases. "I'm so damnably upset," said Mr. Percy, rumpling his thin hair in dismay at a further outburst of woe. "This is a dreadful business, you know. What on earth can we do, eh?"

"Better look at her eye," said Jackson, with a happy inspiration.

"That's a good idea," said Mr. Percy, relieved. "By Jove, that's a capital idea! It mayn't be so bad. Let us see your eye," he bawled, bending over the rocking Margaret Ann.

"Oh, don't, Percy," cried Miss Nora in distress. "I couldn't bear to look at it."

"Run you across to the cottage and get some warm water and a cloth, Nora," said Jackson with authority. "We'll look at it."

But Margaret Ann refused to listen to the suggestion, and redoubled her wailing at each attempt to withdraw her hand.

"I say, confound the woman!" cried the exasperated Mr. Percy at last. "What are we to do with her?"

Instantly Margaret Ann sat up. Fury inflamed still further her swollen features.

"An' is it cursin' me ye are, you that has wronged and abused me, an' made a dark woman av a poor penniless widow that was hard put to it to earn a crust of bread with her seein' sight? Aye, that's you, an' the

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breed, seed, an' generation of ye, that would thrample down the poor an' needy an' lave them to the workhouse if ye had your way. But mind yourself, Mr. Percy; mind yourself this time. I may be a poor woman, but the poor has friends. There's them in the country'll not let me be wronged. Ye'll hear more of this, Mr. Percy; mind ye, you will. If there's law in the land ye'll hear more of this!" And Margaret Ann rose to her feet suddenly and set off at a shambling trot towards the gate, moaning piteously as she went.

Mr. Percy looked after her in consternation, then turned to the cashier. His mouth opened and shut without emitting any sound.

But Mr. Jackson, helped by his previous knowledge of Margaret Ann's character, had gathered a ray of daylight from her last speech. All feeling of rivalry vanished in a generous impulse of comradeship.

"Run after her quick and offer her some money," he said hurriedly. "I know the old devil. She's not much hurt, and it's money she's after. Run!"

But Mr. Percy stood. "Would she want much?" he asked, hesitating.

"Offer her a sovereign," said Mr. Jackson, a little disgusted; "or two, if it comes to that. She'll sell her whole carcase for two. It'll cost you about fifty if Timkinson of Ballygreen gets hold of her and makes a Quarter Sessions case of it," he added warningly, as Mr. Percy still hesitated.

He watched the colloquy from afar with interest. At first Margaret Ann evidently wouldn't hear of compromise, and pursued her way resolutely towards the gate, Mr. Percy trotting in her wake bidding furiously. Then her pace slackened. Mr. Jackson could hear her answering. The two came to a full stop; and presently Mr. Percy walked back slowly with a countenance divided between relief and embarrassment.

"I say," he stammered as he drew near. "She'll

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take two pounds. You couldn't lend me a couple of sovereigns, could you? I came out with only a few coppers in my golf-coat."

Mr. Jackson's jaw dropped. The de Bullevant exchequer was an open book to him; and he bitterly regretted his moment of generosity. But he was too junior an official to be yet hardened in refusal; and, unluckily, the major portion of his month's salary was reposing in his waistcoat pocket. He drew out a sovereign-case reluctantly.

The journey back was accomplished by the trio in comparative silence. Both Mr. Percy and the cashier had their reasons for taciturnity, and Miss Nora seemed anxious only to get back to the town. At Big Michael's corner she bade Mr. Percy a hurried good-by. "Come along, Jacks," she said to the cashier, and bolted hastily down the lane leading to the blacksmith's.

Mr. Jackson found her propped up against a back door, in a helpless paroxysm of laughter.

"Oh, Jacks, dear," she cried, wiping her streaming eyes with a not altogether spotless handkerchief — the functions of Miss Nora's handkerchief were multifarious —"what a lark, what an almighty lark! Oh, dear —" and she went off into a succession of trills that on the way down to the proposed golf-links would have ravished Mr. Jackson's heart.

But at the moment he was not disposed towards laughter.

"I don't see very much lark about it," he said a little testily. "The old woman mayn't be much the worse — I don't believe she is, but that fool might have put her eye out."

"Why, you fathead, he didn't hit her at all," said Miss Nora, sobering for a moment.

"He didn't hit her?" said Mr. Jackson, staring at her blankly. "Why ——"

"No, he didn't," said Miss Nora. "Well, you are a

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juggins. I thought you saw through it. I put her up to it all, just to take a bit of the starch out of little Percy. He was swanking too much about his blessed golf. But didn't she do it well? I could hardly keep in at Percy's face, with his mouth opening and shutting like a goldfish! And you haven't heard the best of it yet. She got two pounds out of him. Two golden sovereigns. She showed them to me as she went past."

"I know," said Mr. Jackson glumly. "They were my two sovereigns."

"What?" demanded Miss Nora, open-eyed. "Yours, Jacks? How?"

Mr. Jackson explained, with a strong suggestion of grievance in his bearing.

Miss Nora strove to preserve her gravity; but the situation was too much for her. For the second time that day Mr. Jackson failed to be charmed by Miss Nora's laughter.

"Oh, Jacks dear," she gasped, feeling for her handkerchief again. "I'm sorry, really I'm sorry; but it's too funny for anything. Fancy old Percy being such a downy bird. And you a bank man too!"

The insinuation that he had been overreached was the last straw laid on Mr. Jackson's temper.

"He wasn't downy at all," he cried hotly. "The little ass hasn't that much brains. It's just that he's a confounded pauper, like his old father before him. I'll never see my two pounds again. And I don't see why you should laugh at me, anyway," he went on, after regarding her impatiently for a little; "I've not done anything on you. I must go back to the Bank now, Nora. I left some work undone to come out on this expedition of yours." And the cashier turned away in some dudgeon.

"Here, Jacks," said Miss Nora, running after him and catching him by the arm, "don't you be marching off in a temper. I know I shouldn't laugh, but all the

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same it *was* funny. Now don't be a silly ass," she said coaxingly, clinging to him as he strove to throw off her arm. "I know you've been a trump to me. And look here, Jacks," she pulled him round to face her, "in a day or two at most I'll tell you all about — you know, the money. And when I'm giving you back your fifty pounds I'll throw in a couple of sovereigns — for luck. Now is ums better? Smile on the lady then, Jacks." Miss Nora put her head on one side and looked at the cashier ingratiatingly.

It was not in male flesh to resist her. Mr. Jackson's features relaxed.

"All right, Nora," he said, "no harm done."

But his ruffled feelings were not altogether soothed. More than a modest degree of humor is not desirable in a young man's sweetheart. Despite Miss Nora's wheedling eyes he saw the laughter trembling on her lips, and as he made his way back to the Bank he decided, with a fine oblivion of the facts, that if he had it to do over again he wasn't sure whether he would have given her the fifty pounds at all.

The manager, too, was not so sympathetic as he expected, and ignored the money side of the episode in a manner that Mr. Jackson felt was more in keeping with a manager's salary than with a cashier's.

"She's a great girl," declared his chief with delight; "gad, she's a great girl. Good Lord, why am I not twenty-five again! Two eyes, and a shape like that, and a sense of humor thrown in. It's more than any one man deserves. Jackson, my boy, I envy you — or at least I should if I were ten years younger. Maybe a sense of humor in your wife doesn't appeal to you very much at present," said the manager, observing his cashier's lack of enthusiasm; "but it'll be a great comfort to you when her figure begins to go. By the way, Mr. Jackson," and the manager assumed a more professional tone, "now that this story of the fortune

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seems to be correct, I wish you'd take an early opportunity of introducing me to the young lady. I have possibly a little more experience on the business side of things."

But though the manager laid stress on the business aspect of the case, it is an undeniable fact that as he brushed his coat in the lavatory preparatory to going out he glanced for an appreciable instant in the looking-glass.

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CHAPTER XVII

AS it turned out, the introduction was effected without the assistance of Mr. Jackson.

The evening after her golfing adventure Miss Normanby was interrupted in the congenial task of washing one of her numerous dogs by a visit from her friend Miss Gertrude, the only daughter of the widowed Mrs. Woodburn whose aspirations in the building line have already been mentioned. Miss Woodburn had only the day before arrived home from the Continent after being "finished," and lost no time in calling on Miss Nora, partly from her own affection for an ancient friend, and partly at the instigation of her mother, who was not on particularly intimate terms with the Rectory herself and hoped to obtain some information through her daughter. Gertrude was a quiet, rather shy girl of about nineteen, neutral in coloring and character. But her appearance was redeemed from insignificance by a pair of rather fine brown eyes, and she had an unconscious trick of looking up at her male fellow-creatures in timid admiration that appealed to the vanity latent in every man's breast, and had been known to do a good deal of damage among the young fellows who visited Portnamuck in summer-time.

Miss Nora found her slow as a rule, and on the present occasion would much rather have continued the washing of her Irish terrier; but recognizing that it was an operation more interesting to the performer than to the spectator she hastily sluiced the animal down, and sallied forth with the visitor towards Portnamuck.

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"We'll kill two birds with one stone, Gertie," explained Miss Nora. "A run will dry Tinker's coat, and you'll have an opportunity of meeting Mr. Jackson of the Bank. He'll be coming out about now. And you needn't blush, Gertie; you know you're just dying to see him. I don't mind a bit," declared Miss Nora with characteristic frankness, "for I rather think I've got him on a string."

But Gertie blushed a great deal; for although Miss Nora was quite unaware of it, she had long worshiped from afar at Mr. Jackson's shrine, and even her timid nature was a little stirred by the unconscious challenge. And so when they *did* meet the cashier she blushed furiously again, but found enough courage for a shy glance, full in his eyes as he shook hands with her. It was not without its effect either. Mr. Jackson, who had quite resented her presence when he had seen the two girls coming, instead of walking on Miss Nora's side, as he had instantly determined on doing, was impolite enough to take up his position between the two, and set off down the road in the state of exaltation common to young men who feel themselves competed for.

But his state of bliss was not to endure for long.

It happened that Johnny Raheny, the blacksmith's man, had spent the previous night assisting at a wake. And as the assistance required of the participants in such a solemnity, with the exception of the corpse, is usually confined to the consumption of strong waters, it is not surprising that Mr. Raheny had found it necessary to indulge in a short sleep in a haystack before presenting himself for his daily labors. Unfortunately for Johnny's pay-sheet for that week, a half-pint bottle of whisky had accompanied him to his slumbers, and although he had awakened several times in the course of the day, the contents of the bottle had prevailed against the spirit of wakefulness until about the time of Mr. Jackson's meeting with the two girls, with the result

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that as Johnny emerged from the field in which his haystack had been built he almost bumped into the party of three.

Now it was Johnny's misfortune that although the stupidest and most tongue-tied of mortals in the presence of female flesh when he was sober, in his cups he was a little given to being amorous. And when his eyes fell on Miss Nora Normanby, who was nearest him, he straightway lurched across the road and laid hold of her arm.

"Ye come for a walk 'th me, Miss Nora?" he hiccuped, with a heavy stagger that almost drove the whole line into the opposite ditch.

All the chivalry in Mr. Jackson came to the top with a rush. Alone, the consideration of Johnny's superior weight and strength would have impelled him to diplomacy in any dispute; accompanied by one girl a good deal would have depended on the girl; for, after all, a blacksmith is an ugly customer in a row; but in the presence of two, and one of them Miss Nora Normanby, what were a couple of stones' weight to a young man of spirit? Besides, as Mr. Jackson's subconscious self told him, Johnny was undeniably drunk.

"Drop that young lady's arm at once," cried Mr. Jackson fiercely, buttoning his coat.

But Miss Nora was not at all perturbed. She disengaged her arm adroitly, and stepped between the two.

"Don't be a madhead, Jacks," she said in an undertone. "I can manage Johnny all right. Don't you see he's drunk. Look here, Johnny"— she avoided a second attempt to take her arm —"you're drunk, don't you know that?"

Johnny paused for a moment and scratched his head.

"That's right, Miss Nora," he said suddenly, as one to whom a sudden revelation has been accorded. "That's right," he said again, wagging his head in solemn conviction, "'m as dhrunk as a fiddler."

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"Very well," continued Miss Nora in a severely practical tone, "what you want is a good sleep."

"Miss Nora," inquired Johnny with an expression of bemused astonishment, "'ve you ever been drunk before?"

"I have not, Johnny," answered Miss Nora, "but I know what's good for those that are. Come along now to Denis's by the back way here and have a good snooze. There's a nice comfortable place behind the forge fire" — Mr. Jackson started — "and I'll not let you be disturbed."

Miss Nora's air of calm authority completely dominated Johnny.

"Right y'are, M's Nora," he said submissively. "I'll have sleep in the forge fire. 'M as dhrunk as a fiddler?" he queried, blinking at her.

"You're as drunk as a whole orchestra of fiddlers, Johnny," responded Miss Nora cheerfully. "Come along now," as Johnny poised himself before taking wing.

"You give me n'arm down the forge," demanded Johnny, after two false starts.

"Of course I will, Johnny," said Miss Nora. "Off we go, now."

She linked her arm under Johnny's after a delighted glance at Mr. Jackson's face of horror; and the pair set off zigag down the side lane that led to the forge.

Mr. Jackson, who had been hovering round in angry indecision during the colloquy, looked after them blankly, and then turned to his companion for counsel.

At that moment a heavy stumble on Johnny's part nearly proved fatal to the equilibrium of himself and his escort.

Miss Woodburn clasped her hands convulsively.

"Oh, Mr. Jackson!" she cried, "can't you save Nora from that dreadful man?"

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All the Sir Lancelot arose again instantly in Mr. Jackson.

"I'll teach the scoundrel manners," he ground out between his teeth, and strode after the pair. "Drop that young lady's arm this instant, you drunken scoundrel," he cried, seizing Johnny by the collar, and shaking him as far as the disparity in their respective weights permitted.

"Stop it, Jacks! Don't be a fool!" cried Miss Nora in alarm. But the harm was done. With a growl of rage Johnny shook himself free. A swing of his powerful right arm took the cashier somewhere about the neck, and overwhelmed him into the ditch, whither he was immediately followed by Johnny, from the momentum of his own blow.

In an instant nothing was to be seen but the whirling arms and legs of a violent and highly unscientific combat. Johnny from his potations could realize nothing but that he was in close proximity to a hostile force, at which he struck vigorously with hands and feet, while Mr. Jackson, his blood fairly up, retaliated vigorously in kind. The situation was further complicated by the intervention of Miss Normanby's terrier, which, after a barking skirmish, during which he vainly tried to distinguish friend from foe, cast hesitation to the winds, plunged joyfully into the fray and began to harry both parties indiscriminately.

Meantime Miss Nora, after a momentary pause of dismay, had recovered her customary self-possession.

"Run for Denis, quick," she cried to her shrieking companion. "Denis, the blacksmith, you little fool," shaking the terrified Miss Woodburn. "Run like lightning!" Miss Nora called after her, and turned swiftly to the scene of battle. A sudden tweak by the tail landed the astonished Irish terrier over the hedge into the adjoining field; and then seizing one of Mr. Jack-

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son's violently agitated legs Miss Nora drew him dexterously out of Johnny's reach.

"Come on, Jacks," she cried, as he scrambled to his feet, "make for the forge with me. Denis is coming."

But Mr. Jackson was primitive man again.

"Let me go, Nora," he stuttered, brushing her aside; "let me at him!"

"Stop now, Jacks, have some sense," cried Miss Nora, and caught at his coat-tails. Unluckily for the cashier she detained him long enough to allow Johnny, already on his knees, to regain his feet. This time Johnny's right-arm swing had more success. The ill-starred Mr. Jackson smitten by a thunderbolt on the point of the jaw whirled half round, fell heavily on the laneway, and lay there, while Johnny, inflamed with rage and revenge, made a headlong rush for Miss Nora.

The girl at once recognized her danger. For the first time during the scene her nerve gave way and she ran white-faced and slightly sobbing in the direction of the blacksmith's, Johnny thundering in her rear. But a few strides showed her that she had easily the pace of her pursuer; and she had almost regained her self-possession when, flying round a bend of the lane, she ran into the arms of Mr. Wildridge.

"Turn," she panted, disengaging herself from the clasp in which the manager was, perhaps absent-mindedly, retaining her. "Johnny Raheny's after me, and he's drunk. Make for the forge, and he'll follow us."

"That's all right, Miss Normanby," said the manager easily. "You run down to the forge and I'll interview Master Johnny."

Miss Nora's sorely tried patience gave way. She stamped her foot furiously.

"You old fool," she stormed, "he's half killed poor Mr. Jackson already, and he'll eat you. Run; here he's coming! Well, if you won't I will." And off she set.

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But a certain respect for the manager's misguided courage caused her to look back from a safe distance. She was just in time to see Johnny, rejoicing in a new victim, discharge one of his famous swings, this time a left-hander, at his fresh adversary. Miss Nora closed her eyes, and thereby missed the manager's neat duck that caused Johnny's fist to hiss harmlessly over his head. When she opened them the manager and Johnny were coming towards her in apparent amity. She waited tiptoe for flight, till they were within speaking distance, and heard the manager's calm conversational tones.

"You will observe, Mr. Raheny," he was saying, "that by grasping your waistcoat with my right hand I make a fulcrum of my right arm, and clasping your left hand in mine in my present affectionate manner I am enabled to give it a tweak that is calculated to give a good deal more satisfaction to me than to you. For instance," said the manager. Johnny gave a squawk of anguish. "Painful, isn't it?" inquired the manager. "It's meant to be. The trick is an instance of jiu-jitsu, a form of self-defense invented, I understand, by the Japanese. I can break your arm if you like, you drunken dog," said the manager with sudden venom, "and if you utter another foul word in the presence of this young lady, I will. Behold the captive of my bow and spear, Miss Normanby," he called out, "or rather of my strategy. The triumph of skill over brute force, — Ulysses and the Cyclops."

"Only I hope you haven't put his eye out," said Miss Normanby, who had browsed in her father's library to an extent that would have astonished the manager.

"Good Lord," exclaimed Mr. Wildridge in delighted astonishment, "you don't mean to say you've read the Odyssey!"

"Parts of it," answered Miss Nora, slightly suffused in the face. "Oh, look out, Mr. Wildridge!"

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The manager in his admiration of Miss Normanby's unexpected classical attainments had incautiously relaxed his grasp. Instantly Johnny tore himself free and launched a ponderous right fist. It was to his undoing. The manager neatly side-stepped the blow. Smack went his left on Johnny's jaw, and down went Johnny in a motionless heap.

"Don't be alarmed, Miss Normanby," said the manager, coolly turning his victim on his back, and loosening his muffler; "he'll come round in a moment. He's just gone down to the nether regions for a little while. I didn't hit him too hard. But my smattering of the classics will be the ruin of me some time or another. Here's Denis," he cried with some relief. "We'll hand his wandering sheep over to him, and go to look for Mr. Jackson. Look here, Denis, I'm surprised that a man of your experience would employ a journeyman with such a poor head for drink."

"He's been at a wake, Mr. Wildridge," said the blacksmith apologetically, after a pause for breath.

"He'll be at another very soon, if he doesn't mend his ways," said the manager; "and one he'll keep teetotal at too. Lift his head a little more."

"I believe you've killed him," whispered Miss Nora, very white in the face.

"Not a bit of it, Miss Nora," said the blacksmith with great unconcern. "It's the big, thick neck of him. A bull-necked individual like himself should niver taste dhrink; for if he falls he near sthrangles himself; forby that with the short gullet of him he doesn't get half the good of a drop that an ordinary man would. He's coming round now."

And indeed Johnny after a few struggles did sit up and look around him stupidly.

"Get away on down to the forge, you," said the blacksmith sternly, "and lie down in the corner."

The voice of recognized authority prevailed.

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Johnny heaved up his huge bulk and shambled off towards the forge.

"I'd better be after him," said the blacksmith. "Wee Miss Woodburn is down there, and if Johnny comes on she'll go out of her wits. Herself here," nodding at Miss Nora, "isn't as easy frightened. I'm sayin', Mr. Wildridge," said the blacksmith, affecting a strategical movement of escape, "if ye want a tight girl to help ye to fill that big Bank House of yours — For the love of heaven, Miss Nora, don't clod!" And Denis took to his heels. But too late. A fair-sized pebble took him violently on one of his calves.

"And I'll say this for her," he called from a safe distance, as he hopped round on one leg, "though she has lamed me for life: she's the only girl in the country can throw a stone. If there's iver throuble between ye give in at wanst. The young lady'll be after ye in a minit," he bellowed as he disappeared.

"I say," remarked Miss Nora to her companion, "if you're at all shy——"

"I wish to heaven I was," returned the manager with regret. "I'd be a good ten years younger."

"Do you know, you're not nearly as old as I thought," said Miss Nora, appraising him frankly. She paused for a moment. "Look here, I want to have it out with you. But gracious!" she cried, "I've forgotten all about poor Jacks. Here's Gertie. Hurry, Gertie, till we see if Mr. Jackson is hurt."

But half-way to the scene of the outbreak of war they met Mr. Jackson coming along slowly, and apparently not much the worse. Still, he was pale, and rather weak about the knees; and after a council it was decided, in spite of his protest, to escort him to his lodgings and leave him there.

The manager, bethinking himself at the moment more of the strategy of his youth than of the wisdom of his maturity, abandoned Miss Nora to his cashier in such

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a very pointed manner that she naturally found it incumbent on her to be rather cool to the damaged hero. Mr. Jackson, feeling ill-used, was obliged to turn faint after a few steps, whereupon her friend Gertie hurried up so solicitously that Miss Nora at once insisted on taking his arm till he reached his lodgings; with the result that news of the engagement of the couple was given out definitely in that quarter of the town, and spread furiously till it encountered a confused report of battle and murder, the death of Denis O'Flaherty, and the elopement of Johnny Raheny with Miss Gertie Woodburn, that contended against it into the small hours of the morning, and kept some of the gossips of Portnamuck awake all night.

Meantime the four had arrived at Mr. Jackson's lodgings.

"Well, so long, Jacks," said Miss Normanby. "I'm jolly glad you're not any the worse. But look here, you pick a smaller man next time you want to fight. I can't afford to lose an old pal."

And Miss Nora patted the cashier's back with an affectionate comradeship that at any other time would have delighted his soul.

But Mr. Jackson felt a little ill and shaken, and his head was aching. He pined for sentiment.

He was not to go unsatisfied. As the manager and Miss Nora turned away Miss Woodburn caught the cashier's sleeve timidly in a little rush of emotion.

"I think you are just the bravest man I ever knew," she breathed hurriedly, cast a shy little glance in Mr. Jackson's face, and sped after the others.

It is scarcely to be wondered at if in Mr. Jackson's unsettled slumbers after an early going to bed, a vision of brown eyes sometimes predominated over the blue.

The manager, who had lived down the age when mere shyness in a girl is attractive, decided that the proper course was to leave Miss Gertrude Woodburn home first,

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and set off down the street so elated at being in the company of two good-looking girls under twenty that his conversation fairly scintillated, and, strong in the safety of numbers, demeaned himself so gallantly towards his partners that Miss Woodburn, between the charms of his badinage and the recollection of Mr. Jackson's youthful good looks, definitely arrived at the conclusion that one way or another a bank man was her fate.

Miss Normanby was less boisterous than usual, and on the way back from delivering her friend at home continued almost silent until she and her escort were clear of the town.

"Look here now, Mr. Wildridge," she burst out suddenly, "I want to have it out with you."

"Come along then," said the manager meekly; "I'm listening in all humility."

"We'll have the nice part first," said Miss Nora.

"That's very good of you," answered the manager. "But don't make it too nice; for then the nasty part will be all the nastier."

"You'd better be serious," said Miss Nora warningly; "for I'm serious at present, and you might never catch me serious again. I'm not much troubled that way."

"I'm a regular Sphinx," replied the manager, assuming an air of great gravity.

"Well, then," said Miss Nora, "first of all I'm sorry about the rat."

"I was a bit sorry for him myself at first," said the manager, "not having been used to rats before. I am afraid he wasn't given all his home comforts. But Jane and I did our best; and I think in the end he was quite sorry to leave."

"I say, Mr. Wildridge," demanded Miss Nora, "do you want me to apologize or do you not?"

"I do not, then," answered the manager. "I didn't

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mind in the least, rather liked it in fact. Not perhaps that I'd have chosen a rat myself; but I'd rather you'd send me a rat than nothing."

"And you weren't mad?" asked Miss Nora.

"I was a trifle puzzled," answered the manager. "I used to know something of the language of flowers in my callow days; but the language of animals is beyond me even now. What exactly does a gift of a rat indicate? I'm afraid," he said, shaking his head mournfully, "it's not a token of goodwill."

"It wasn't this time, anyway," admitted Miss Nora. "I just sent it to spite you because I heard you were afraid of rats." ("H'm," thought the manager, "evidently *all* I say to my cashier goes to Miss Nora.") "I was dancing mad with you," declared Miss Nora. "And I'm not too pleased with you yet."

"Why?" asked the manager in astonishment. "What on earth have I ever done to you?"

"You refused to lend me fifty pounds," said Miss Nora. The recollection of her wrongs returned to her and she looked at him with a sparkle of indignation in her eyes.

"I don't remember it," said the manager plaintively.

"Well, you told Mr. Jackson to refuse me," said Miss Nora, "and that's just as bad. It's worse," she said warmly. "It's sneakier."

"Am I condemned without a hearing?" asked the manager humbly, "or may I defend myself?"

"Fire away then," said Miss Nora, "but I won't promise to believe in you, mind."

The manager hastily rearranged his recollections of the incident, with a view perhaps rather to effect than to veracity, reflected on his listener's age and what glimpses he had received of her character, and resolved on a frontal attack.

"First of all then," he said, "I expected you would come in to the office."

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"But how — " began Miss Nora, a little consciously.

"Well," said the manager, "Mr. Jackson had told me the facts; that your father was coming into quite a large sum of money through his brother, who had some time ago died abroad."

"But how on earth did Jacks know that?" demanded Miss Nora, wide-eyed. "I'd never told him a word; and I'm sure Dad didn't; for he's been ill for weeks."

("The broad facts are as reported," noted the manager to himself.)

"Very likely he had heard only a rumor," he said aloud. "But I thought you had told him. And knowing that you and he were good chums——"

"Did he tell you that too?" inquired Miss Nora sharply.

"No; that *I* had from rumor," said the manager. "And I assumed that you would, of course, have all the banking part of the business done through our place on account of the lift it would give Mr. Jackson."

"I wouldn't go to the other Bank for worlds," cried Miss Nora hastily, then blushed darkly as she remembered the cause of her vehemence. "But——"

"Just a moment," said the manager. "Then I was a little conceited. I thought that my experience might make me of more value to your father and yourself in a purely business transaction, than my cashier, who is, unfortunately" — the manager sighed inwardly — "considerably younger than I am; and asked him to detain you till I came back. Of course I foresaw that you would likely need a small advance for preliminary expenses — lawyer's fees, and so on. I think that was what you said the money was for——"

"I say," remarked Miss Nora unexpectedly, facing him squarely as they stopped at the Rectory gate. "You're a pretty cunning old fox, aren't you?"

The manager's laugh rang hearty and unabashed.

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He leant forward and shook Miss Nora gently by the arms.

"Sure it's the great girl that you are entirely," he said, smiling down on her. "Call me what you like but old, darlin' dear, and I'll confess to anything short of manslaughter. But if you'd come in to me I'd have given you the money all the same."

"Would you, though, really," said Miss Nora; "really and truly?"

The voice of prudence spoke far back in the manager's brain; but he rejoiced to find the warning drowned by his hurrying blood.

"And if you looked up at me like that wouldn't I give you the soles off my brogues," he said.

Some little time later the manager was walking pensively towards the town. The slightly lingering grasp of Miss Nora's warm young fingers still tingled in his palm.

"Bad luck to it," he said to himself with a kind of satisfied remorse, "it takes a man longer to learn sense than I thought. But Lord, hasn't she got a pair of blue eyes."

He groaned softly, and slackened his pace still more. Then he quickened it again, and stepped out smartly homewards.

"Anyhow," he said briskly. "I'm pretty sure of the account now."

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CHAPTER XVIII

IT is probable that Miss Woodburn's shyness would have prevented her from following up immediately her timid attack on Mr. Jackson's heart; but in any case that course was rendered impossible by her being dispatched by her mother to visit an aunt.

Then the cashier encountered Miss Nora in the town some time after the Johnny Raheny episode, and she greeted him with such an air of nonchalance that his affections, already relieved of any disturbing influence, at once swung back to normal.

He made several attempts to discuss the new development in the office; but was puzzled to find his chief smitten with a sudden desire for silence and hard work — due, if he had known, to a mingling of alarm and pricking of conscience.

Outside, in the town and country, matters began to hum in connexion with the new woolen factory. Michael Brannegan and his colleagues threw aside their reticence. It was publicly announced that a chartered accountant from Belfast was shortly to be summoned to their councils, and that a public meeting in connexion with the new project might be expected any time.

These decisive steps were correctly attributed by the local gossips to the visit of a deputation — consisting of Big Michael and his cronies — to the Rectory; the news of which, though it was made after dark, transpired within half an hour of the party's arrival at the Rectory gate.

It was discovered also that shortly afterwards Mr. Berryman had made an evening call at the Rectory.

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Later reports said that he had not succeeded in getting in, having been repulsed at the hall door with some contumely by Miss Nora herself.

No news, however, came to hand of a counter-move on the part of Mr. Wildridge; and unfavorable comments were made on his quiescence in the face of his rival's energy.

The cobbler, a hot partisan of Mr. Jackson, early noted the discontinuance of Miss Normanby's visits to the Bank, and at once communicated this disquieting fact to his wife, who, being also a warm Jacksonite, was stung to make a diversion on behalf of the cashier.

It happened that Mr. Berryman, in active pursuit of popularity and the business of the new woolen factory, had quite effectively kissed the children of a number of the humbler possible shareholders in the proposed company, and sent them home to acquaint their mothers that he had done so.

Unfortunately, he committed the mistake of kissing some of the cobbler's children, and their warm-hearted mother speedily discovering from them the names of the others kissed, at once made a tour of their households, and denounced Mr. Berryman so convincingly as a slippery old lickspittle that the North-Eastern Bank was thought to have lost considerable ground in that neighborhood.

The chartered accountant, when he arrived, turned out to be a very young man. Scenting a good connexion, he had, as Michael Brannegan astutely foresaw, not only accepted a ridiculously small fee, but at once threw himself into a canvass of the district with an enthusiasm that a more experienced man would have long outgrown. His first visit was to a country public-house that was known to command a large extent of country. Here, finding it necessary to bestow and receive a good deal of hospitality and being a temperate young man, he devoted himself incautiously to the delusive chemical

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vended in such places under the generic title of "wine," and returned to Portnamuck in a condition of close brotherhood with the whole human race.

Mr. Wildridge, instantly acquainted with his favorable state of mind by the blacksmith, called on him forthwith. But the chartered accountant, to the manager's disgust, proved an unconscious disciple of the ancient Germans, and though showing himself amicably disposed towards the Downshire Bank, or indeed to any bank whose representative might present himself, obstinately refused to come to any decision till he had enjoyed a sleep.

On his awaking, a meeting of the principals was held in Michael's bar-parlor. The question of a bank account was brought up. Mr. Finnegan, with the landlord's entire concurrence, delivered an oration that lasted through the consumption of three rounds of drinks, and was followed by the seedsman, who, after demonstrating beyond any doubt that the account of the new factory would result in the ultimate bankruptcy of any bank that was foolish enough to accept it, ended by showing the futility of the discussion, since the factory proposal would inevitably end in smoke. Michael, who might be considered an impartial adviser, having sold a case of whisky to each of the local managers during the chartered accountant's slumbers, enhanced his reputation for wisdom by recommending that both banks should be approached with a view to obtaining the most favorable terms.

But the blacksmith had been primed by the absent Mr. Wildridge. During the discussion he had allowed his three drinks to remain untasted before him in order to take full advantage of the psychological moment, and, rising after the landlord's speech, he showed so conclusively the necessity of leaving the nomination of a bank to the expected largest shareholder, Mr. Normanby, that his motion was carried unanimously.

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The public meeting was fixed for the following week, the adherence of Mr. Normanby to the project and his promised presence at the meeting disclosed to those who had not formed part of the deputation; and the assembly settled down to spend the balance of the night in drinking success to the new company.

Mr. Jackson, in the interests of business, spent most of the evening wandering uneasily up and down between Michael Brannegan's and the Rectory gate, and, being on familiar terms with almost every passer-by, was early apprised of the latest developments in the bar-parlor, which Terry, released from his vow of secrecy, had disseminated with even more than his usual assiduity.

By ten o'clock, in his anxiety to obtain full particulars, the cashier had collected so many different versions that he thought it better to wait for Mr. Finnegan, who was due to pass that way on his journey home, and before he had disentangled the facts from Mr. Finnegan's verbiage it was too late to call at the Bank. So he took himself off to bed, where he passed half the night wondering why Miss Nora had not confided in him as she had promised, and growing more fond of her every time he recollected how coolly she had greeted him that day in the street.

Next morning he was up betimes, but unavailingly; for his landlady, already perturbed by his second early retiral to bed within a week, was so flabbergasted by his punctual appearance for breakfast at the appointed hour of nine o'clock that in her flurry she dropped the tea-pot and its scalding contents on her foot, and in consequence Mr. Jackson after a blasphemous breakfast on bread and butter and cold milk did not arrive at the scene of his duties till almost ten o'clock.

To his double surprise he found the manager in full possession of the facts and quite calm.

"Thanks to your influence with Miss Nora," said Mr.

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Wildridge diplomatically, "we are quite sure of both the factory account and her father's, and she is certain to give you full particulars of the inheritance before the meeting."

"It's queer she hasn't said something to me about it already, sir," said Jackson. "And she was kind of stand-off with me last time we met."

The manager felt an instant's uneasiness as he recollected one or two conversations of which only Miss Nora and himself were aware; but tried to reassure himself by running over in his mind the substance of them.

"Don't be upset, my boy," he said. "These are the usual little incidents of a campaign like yours, even with the best of them. *Varium et mutabile semper femina* — 'weemin is very ondependable bein's — as an old country friend of mine puts it. Depend upon it Miss Nora means to be particularly nice to you next time. And that next time won't be very far away."

In confirmation of the manager's psychology, a note was delivered shortly afterwards, asking Mr. Jackson to be sure and call at the Rectory that evening.

"Didn't I tell you so," said the manager, with less satisfaction, though, than one might have expected.

"Do you know, Jackson," he added after a monment of meditation, "it's harder than one would think for a man to remember that he's thirty-eight and growing bald." He pulled himself up briskly in answer to his cashier's look of bewilderment. "Now I have a little piece of advice to give you about to-night. So far as the Bank side of things goes all is plain sailing. You have merely to listen to what Miss Nora or her father tells you. You can depend on what either of them says. But there's your own little affair to be looked to. My counsel is, if you get a chance with Miss Nora alone, speak before you hear any particulars of her fortune. Not, mind you, that I think she'd doubt you. But if you put off committing yourself till you are sure she's

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an heiress you place a card up her sleeve, and later on when you stay out too late at a Masonic dinner, or any other little deception of the kind, such a card has a way of coming down.

"Of course there's the danger of the fortune turning out to be much less than you believed. But you must run your chance of that. Hang it," said the manager, walking up and down the office in some exaltation, "I'd marry her if she hadn't a penny. That is" — he put in hastily —"if I were your age again.

"Besides, there's always the danger of some fortune-hunting fellow turning up. There's nobody of the class here at present but your friend Percy, and I don't think you need be afraid of him; but if Miss Nora escapes now, and weathers the romantic age, which she'll do all the quicker now that she has money — it's a devilish queer thing, Jackson, and worth investigating, but a girl's seldom romantic unless she's poor — begad, she might turn up her nose at a bank clerk. Take my advice," said the manager, with an impressiveness that was perhaps not quite disinterested, "and put your fate beyond question to-night. If she ever gets out into the big world the men will be after her in droves. And if she's safely engaged it will save many a decent man, maybe even here in Portnamuck, from making a fool of himself."

"I'll do my best, sir," said Jackson a little dubiously. "But somehow I'm not so sure latterly that I'm as well in there as you think. And she's the very devil for a joke. She might have been only leading me on to make a fool of myself."

The manager paused in his walk, and looked at Mr. Jackson intently. A slight pucker came between his eyebrows.

"There's something in what you say, Jackson," he remarked thoughtfully. "The same big lassie could do it. Older and wiser men than you would have trouble

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in holding out against her. Jackson, my son," said the manager earnestly, "marry her as soon as you can. It's your duty towards humanity. A girl like that going about is a public danger."

"Now you're chaffing me, sir," said Jackson.

But the manager in his heart was not so sure about it.

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CHAPTER XIX

ABOUT half an hour before the appointed time that night Mr. Jackson set out for the Rectory. Passing Big Michael Brannegan's he was hailed by Terry from the sill where he was repairing a window-sash.

"I see where you're headin' for, Misther Jackson," whispered Terry archly; "an' you're not makin' much of a mistake. Ye have an oi in your head, now. She's a powerful bit of stuff. Don't be backward wid her, Misther Jackson. Woire into her. That wan niver has been handled before, an' if ye threw an arm round her, bedambut she'd go up a tree afther ye. Don't be offinded, now; it's good advice I'm givin' ye. An' there's the ha'pence, too, to think about; an' the same is not to be despised. It's a moighty quare thing to think of Mr. Lawrence makin' a fortune," said Terry, descending from his window-sill. "'Twas a woman was the means of him makin' it, too."

"How, Terry?" asked Jackson interested. "I've never heard that side of it. Did he marry a woman with money?"

"He did not thin," answered Terry. "There's two ways, Misther Jackson, of bein' lucky with a woman; the wan is gettin' her, an' the other is not gettin' her. 'Twas the second kind of luck fell Mr. Lawrence's way. This was how it was." Terry peeped cautiously into the bar, and then proceeded to light a short clay pipe. "There was a little blade of a barmaid here when I was a boy cleanin' knives — a very gingery piece of stuff she was — and the whole menkind av the disthrict was

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sniffin' afther her, an' divil a man wantin' to marry her but the wan man, a big well-to-do young farmer up in the hills, that had got a dale of money from his father, and moighty little brains. The little divil would have married him, too, an' all was as good as settled, whin here doesn't me bould Mr. Lawrence come on the scene, an' before a month wasn't she runnin' afther him loike a dog. It wasn't long till people was sayin',— well, nivir mind what they were sayin', but it was the gospel truth anyway — an' it wasn't very much longer till it come to the sweetheart's ears. He had been vexed before, an' a kind of suspicious wid the weddin' still bein' put off an' off; an' whin he heard this, bedambut he went black mad. The man that told it to him came into the bar aftherwards for a dhrink, an' the glass was shakin' in his hand. But what does the farmer do? Divil a word he says to herself, good or bad, but goes home for the double-barreled gun and waits for Mr. Lawrence at his own gate. He didn't hide or lay low for him at all, but stood there in the middle of the road, wid both barrels at full cock. An' 'twas the mercy of Providence he did, for somebody seen him an' warned Mr. Lawrence in toime. The nixt word of Mr. Lawrence was that he was out of the counthry. He was about roipe for lavin' anyway, be rayson of the power of debt he was undher; an' I suppose some of the friends that would rather he'd be hanged in America than shot at home, gave him a bit of a lift; but anyhow that was the last of him, till now he's goin' to make the fortunes of the whole of us. An' bedambut," said Terry, climbing on his window-sill with surprising agility, "there's the boss has been watchin' me from the bar. Good luck to ye, Misther Jackson; an' don't be afraid to put the paws on her!"

Inspired by this confirmation of his chief's advice, Mr. Jackson strode manfully up the Rectory path. But the door was opened to him by such a serious Miss

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Nora that his own particular concerns temporarily vanished from his thoughts.

"What on earth's wrong, Nora," he cried. "Is your father ill?"

"Oh no, Jacks," she answered; "Dad's all right, except for his cold, and that's nearly better. But look here, you know what I promised to tell you?"

Jackson nodded. "Well, I'm in an awful worry about it. Wait though. Come in till I light the lamp."

Mr. Jackson made his way into the dark hall, and bumped into something hard.

"Steady on, that's the table," said Miss Nora out of the darkness. "Watch you don't upset the lamp. Feel for the matches like a good boy."

Mr. Jackson's hands wandered gropingly over the table. Presently they encountered Miss Nora's on the same quest; and on the moment Terry's counsel flashed across his mind. Now or never was the time, he felt. He moved along till he brushed lightly against his companion, and made a swift pass with his right arm. A drum was thumping violently in his ears. But it was not beating to victory. Miss Nora had moved in the opposite direction, and his arm encircled empty space. He cursed himself for his feeling of relief. Shame supplied in part the lack of ardor. He moved again towards Miss Nora, and stretched out a hand uncertainly. Alas! it touched the globe of the lamp. He heard the glass ring on the table as it overbalanced, and clutched too late at the rolling cylinder. There was a crash.

"Well, bad luck to you, Jacks, for a clumsy pig," cried Miss Nora with a swift return to her usual raciness of expression, "and that's the only globe in the house. Here, never mind, we must go in to Dad. There's his voice. Listen, Jacks — he's going to tell you the whole story. Don't question anything he says, and when you're going I'll leave you to the gate and tell

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you what's bothering me. All right, Dad, here's Mr. Jackson."

Mr. Normanby received the cashier with old-fashioned courtesy, and apologized for his dressing-gown.

"You see my cold is still clinging to me, Mr. Jackson," he said. "I'm not so robust as I used to be — a bit of a crock as you modern young men would say, eh?"

And indeed the old man looked so fragile and transparent that Mr. Jackson hastened to assure him that he had never seen him looking so well; for which he was rewarded by a grateful gleam from Miss Nora's blue eyes.

"Yes, I think I've weathered it this time," answered Mr. Normanby; "an old salt, Mr. Jackson, but a little buffeted by the waves of time. And to pursue my metaphor I think I have safely made a haven of prosperity. It was to tell you of it that I took perhaps a liberty in summoning you here to-night. My good fortune is no longer prospective, Mr. Jackson; it has materialized. And as I intend that your Bank shall have some small share in my good luck, I thought it right to make you acquainted with the particulars of the blessing that has been vouchsafed me. For it is a blessing," he continued half to himself, "to have it in one's power to be a source of blessing to others. I beg your pardon, sir," he said, looking a little dazedly at the cashier; "I was dreaming again, I fear."

But Mr. Jackson also had to recall his wandering attention. He had been covertly studying Miss Nora as the rays of the lamp fell on her face turned earnestly towards her father, and making up his mind that after all there was nothing to compare with blue eyes and fair curls.

"I must make a confession, Mr. Jackson," went on Mr. Normanby. "I was so much taken with the courtesy of your new manager that it was at first my inten-

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tion to communicate with him; and indeed as a matter of etiquette perhaps I should have done so. But Nora here was insistent that I should tell you the story first. I think," said Mr. Normanby with a shade of archness, "that Nora is a little impressed with your business qualifications."

Miss Nora blushed at the speech, and Mr. Jackson, such is the inconsistency of our nature, had a sudden realization of the charms of liberty and brown eyes.

"Hadn't you better begin the story, Dad dear," said Miss Nora. "You know there's quite a lot of it, and I can't let you tire yourself."

"A tyrant, Mr. Jackson," said her father, smiling fondly at her, and making room as she sat down on a stool at his side; "a great big tyrant. But an affectionate big tyrant, too," and he patted her curls, while the cashier, who expected a grimace, beheld the surprising spectacle of tomboy Miss Nora snuggling up to her father and openly worshiping him. His manager's eulogies rushed on his mind again, and he superfluously consigned the hall-lamp globe to perdition.

"Yes," said Mr. Normanby, "it's a long story, and I'm afraid I'm a tedious and wandering story-teller. Light your pipe, Mr. Jackson — well, a cigarette then — some of these days Nora and I will be having cigars for our special friends, eh, lassie? — and I'll begin."

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CHAPTER XX

MY brother Lawrence, Mr. Jackson," began the old gentleman, "was considerably older than I, and of a much more daring and romantic character. He was a fine, handsome man — with a dashing, reckless way with him that covered, I am afraid, a good many little weaknesses. Indeed, my dear young friend, I fear it was his failings that endeared him to the people generally. We Irish have always a soft spot for the scapegrace. If you have ever heard him spoken of ——"

"Indeed I have, sir," said Jackson, "many a time."

"Then I am afraid it was not on account of his works of grace," said Mr. Normanby.

> "*Only the virtues of the just*
> *Smell sweet and blossom in their dust.*

So says the poet, or something like it. I am afraid he was an English poet," said Mr. Normanby, smiling a little.

"But you are not to think that my poor brother was a wicked man. Far from it. Foolish indeed he was, and wild, but tender-hearted and chivalrous to a fault. It was through his fine feeling of chivalry, Mr. Jackson, that we lost him at last.

"It happened that there came to the hotel now owned by Mr. Brannegan a young lady in the capacity of — a barmaid, in short "—("Good Lord," said Mr. Jackson to himself, with a glance at Nora) — "and my brother," went on Mr. Normanby unnoticing, "became

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acquainted with her. He was not, as you may have gathered, Mr. Jackson, a teetotaller — I hope, my dear young friend, that you will mark this; and the acquaintance grew and ripened into friendship; and ultimately" — Mr. Jackson felt his neck turning red — "into love, on my brother's part at least. I cannot understand how a Normanby could have so far forgotten himself. Nay," said the old man, checking himself, "how can I say that? Are we not all one flesh? It is enough, my dear young man, that he loved the girl. He had reason also to believe that his love was returned, or thought he had, and was on the point of declaring his feelings, when fate — when perhaps Providence, intervened.

"There was a young farmer resident in the neighborhood" — Mr. Jackson sat up quickly — "and unknown to almost everybody he, too, had fallen in love with this girl. It seems that she had smiled on his suit in secret until my brother began to make advances, but then cooled towards him.

"The poor fellow fell into an almost lunatic state of despair, and at last formed a dreadful resolution. He armed himself with a double-barreled gun, and took up his position at our gate — my father was Rector here before me, Mr. Jackson — determined to commit suicide before the man whom he believed to be his undoing. My brother came along; the farmer uttered a few words of, I fear — indeed my brother told me so — blasphemous reproach, and put the muzzle to his head." Miss Nora grasped her father's arm tightly. "But just as he was about to pull the trigger, Lawrence sprang at him and tore the gun from his hands." Miss Nora's grasp relaxed. "The poor fellow glared at him for a moment, then burst into tears. My brother brought him into our summer-house and patiently drew the whole story from him. Then he exacted a promise from the man that he would not seek to do himself further in-

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jury for seven days, and sent him home. That night my poor brother spent walking up and down his bedroom in the extremity of mental agony — he told me so — and next morning he came to me. He had won the fight and triumphed over himself. With a spirit of chivalry and self-sacrifice, that more than redeemed all his former weakness and indulgence, he had resolved to give the girl up to his rival. But he felt that he could not bear to witness the consummation of his sacrifice. He must leave the country; and he came to me for help — er — financial help."

Mr. Jackson smiled, caught Miss Nora's eye, and instantly looked grave again.

"I may say, Mr. Jackson," went on Mr. Normanby with some hesitation, "that this was not my brother's first appeal to me for assistance; and indeed — I sorrow to think of it now — I had come at last to refuse him. But in the face of such nobility, such self-abnegation, what could I do but what I did. I gave him practically all I possessed" — Miss Nora again pressed her father's arm, but softly — "and to-day I regret even the little that I retained. He left me. I have never seen him since. I shall never see him again, Mr. Jackson."

The old man's voice broke, and he was silent for a little. Mr. Jackson wished fervently that he had been within kicking distance of the prodigal.

"And now comes the amazing part of the story," resumed Mr. Normanby, waking suddenly out of his reverie. "Whether from the new surroundings and companions, or, as I prefer to think, from the purifying influence of a great sacrifice, my brother's whole character suddenly changed. You will hear later how I learned this. From an idle scapegrace he turned into a steady, industrious man. It is true that the spirit of adventure had not quitted him; for shortly after his arrival in America" — ("Then it *was* America," thought Jackson) — he embarked with some chance acquaint-

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ances on a gold-discovering expedition. The adventurers were successful, Mr. Jackson, successful beyond their wildest hopes. In a few years' time they had gained fortunes that even in that land of wealth would be considered almost 'beyond the dreams of avarice' — you remember Dr. Johnson's saying?"

Mr. Jackson smiled vaguely, but discreetly remained silent.

"Ah, I see you do," said Mr. Normanby. "I'm delighted, my dear young friend. A taste for good reading is a humanizing and refining influence. I love to see a young man with one of our classics in his hand; and there is none better than Boswell. We must discuss him some of these nights. It's capital, my dear lad, to find you with a real taste for literature."

Miss Nora, who had some little notion of the range of the cashier's reading, permitted herself a characteristic grin of delight at Mr. Jackson's uneasy squirm.

"Not," continued Mr. Normanby, "that I would like to see a young man too bookish. But a slight tincture of letters has a sanative influence on the mind. Now here is Nora, who is a little bit doggy — aren't you a little bit doggy, too, Mr. Jackson?" — Mr. Normanby again looked a trifle arch — "and you'd be surprised at what she has read."

Mr. Normanby would probably have been somewhat surprised himself; and it was Miss Nora's turn to look uneasy.

"Now, Dad," she said, finger uplifted, "time will soon be up."

"You see how I am tyrannized over," said Mr. Normanby with simulated wrath. "But Nora is quite right. I must get on with my story. Well, Mr. Jackson, as I said, my poor brother's character was suddenly transformed. Nothing, not the wild and lawless beings among whom he was thrown, not the manifold temptations of an almost pagan life, not even wealth itself

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could now tempt him from the path of sobriety and rectitude. He amassed, as I have said, a huge fortune, and in process of time settled down to enjoy it.

"He did not marry; the wound had been too deep to heal lightly — till at last the little seed of romance in his heart burst into leaf and flower again. You must not mind my occasional exuberance of language, Mr. Jackson" — Mr. Normanby interrupted himself — "at my age one sometimes forgets he is not in the pulpit.

"In short, sir, my brother fell in love again, and with even more than his old intensity of passion. She was a Spaniard, Mr. Jackson, and a lovely and loving creature, as I am informed. My brother was supremely happy in his wedded life.

"But it was alas! fated to be short and chequered.

"His wife was a daughter of an old Spanish noble house, always renowned for their courage and loyalty, and with what I must judge to be a mistaken sense of honor they had thrown in their lot with Don Carlos. Do you know anything of modern Spanish history, Mr. Jackson?"

"Not *modern*," answered the cashier, with the air of one who has squandered his eyesight poring over antique times.

"I fear I, too, am rather ignorant of it," said Mr. Normanby; "but it seems that Don Carlos and his followers were rebels against the legitimate throne of Spain, and that my brother's wife had embraced with all the ardor of a Spaniard the cause of the Pretender. It was not sufficient for her fervid loyalty that her family should have lost life and fortune in the forlorn hope of overturning the Spanish monarchy; night and day — I am but giving life to the meager details vouchsafed me — night and day she wearied her husband to throw his wealth into the uneven scales.

"He loved his wife, he gloried in her loyalty, and his

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adventurous spirit caught fire. For years after the last rising had failed the devoted couple suffered the existence of the proscribed and hunted, among the rocks and mountains of Spain. Again and again my brother risked his life. Nay, he risked what was dearer to him than his own life — and lost it. In the act of giving birth to an infant daughter his wife died, almost on the open hill-side.

"Frantic with grief my ill-fated brother abandoned prudence. Within a month he was captured by the Government, tried, and condemned to imprisonment for twenty-five years in a fortress.

"In his case — perhaps because he was an alien — the justice of the country was not cruel. His comparatively small deposits in the Spanish banks were not seized. His effects after examination were handed over to some species of local military tribunal for safe keeping against his coming out of prison; and, best of all, he was able to secure that his little daughter should be nursed with all tenderness in the military settlement adjoining the fortress, and ultimately admitted almost daily to lighten his imprisonment. For almost ten years she brought love and joy into the prisoner's weary life, then" — Mr. Normanby laid his hand softly on his daughter's, and paused — "then she, too, died."

Mr. Normanby took off his glasses and rubbed them. The cashier, as is usual in such cases, shuffled awkwardly in his chair, and murmured inarticularly.

"And now to tell you how I became aware of all this," said Mr. Normanby a little more briskly. "Even in the days of his age and misfortune Lawrence still kept his power of charming his fellows. There was a turnkey in the prison, a simple, faithful fellow, and he came to like the poor prisoner, and began to do him little kindnesses, till at last they became friends; and the friendship did much to alleviate my brother's lot. Many years passed, and as my brother's days drew to a

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close, his thoughts turned to home again. But he was unwilling to write for many reasons. He was ashamed of his long silence, and of his imprisonment; and then he did not know if the old home were still in being, or whether any of his relations were still alive. So he consulted with his humble friend, and at last it was decided that at his first interval of holiday the turnkey should go to Ireland, and find out these things. But my brother cautioned him that he was to say nothing of his mission, but to report all to him when he returned."

"That was the lawyer old Terry thought he spotted," said Jackson to himself.

"And now comes the romantic part of the story. My brother had not wasted all his immense fortune on the insurgents. Concealed in a secret receptacle in one of the cases held by the military authorities was a bundle of notes and bonds amounting to no less than" — Mr. Normanby paused, the cashier leaned forward eagerly —"ninety thousand"—("Only dollars, I'm sure," flashed across Mr. Jackson's mind) — "pounds sterling," said Mr. Normanby in an awed voice.

"Good Lord!" said Jackson to himself.

"With this remnant — for it was only a remnant of his fortune" — ("Hundreds of thousands wasted on those infernal yellow rascals," thought Jackson in anguish. "What a bank account he must have kept!") — "my brother had hoped first to dower his only child; and then, when that hope failed him, to soothe and ease his last years. It was not to be. When the turnkey came back to the prison his occupation was almost gone. The hand of death was on poor Lawrence. He died a few weeks later."

Mr. Normanby sat gently tapping the table with one hand — dreaming.

"Yes, my dear," he said, answering to a soft movement of his daughter. "Well, Mr. Jackson, a few words ends the story. He appointed his poor friend

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executor in all legal form, and confided to him the whole circumstances. It was perhaps a rash thing to do, I am afraid," said Mr. Normanby, smiling; "a banker like yourself would have been more cautious; but his confidence was not misplaced. The honest fellow communicated with me at once. Some letters passed between us. I told him frankly of my brother's past, and satisfied him that I was sole representative, and he began to take steps to convey to me the inheritance. But an obstacle intervened. With the customary rapacity of officials the authorities demanded a considerable sum before releasing my brother's effects. The sum remaining of the money deposited in the banks there was trifling, and the poor turnkey wrote to me in despair. I will read you extracts from his letters. They are a little quaint, Mr. Jackson, but reveal a simple, childlike character. My belief in the fundamental goodness of human nature has been deepened by this humble turnkey.

"I may say that my brother's death did not come upon me as a surprise. Shortly before it took place I had a warning from his devoted friend in the following touching terms —" Mr. Normanby drew a letter from the pile of flimsy, foreign note-paper beside him, and began to read in a slightly tremulous voice.

"'I regret very much that on the next time I write you that I may be herald of bad news. But the case so require it, and the truth must be said though we may be painful.

"'The your relative health state is very bad, being the science powerless against the infirmity, and if God with His infinite power' — observe the poor fellow's humble piety," said Mr. Normanby — "'does not return his health, I believe we shall see very soon an unfortunate end.'

"The premonition was but too well founded, Mr. Jackson, as the next letter will show.

"'I wrote you,' it says, 'giving information of your

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relative health state. To-day I write you again, and I am very sorry that I must communicate you that Señor Ricardo de Normanbie died the day 6th inst., victim of human selfishness.' Mark the honest indignation!" said Mr. Normanby with warmth.

"'As I have said to you in my last letter I will to execute sincerely the sacred mission that your relative has commissioned me, and with the God aid' — a reservation, Mr. Jackson, that we should all make — 'I will execute the promise made to him in his period agony.

"'I have had an interview with a functionary of the Military Tribunal of this city, who manifested me that the equipage was seized because the processed effects and estates has not money for to pay the sum demanded for the Tribunal by payment the costs and process expenses, but the Tribunal as soon as receive the sum for the pay total of costs, and process expenses' — which is really," said Mr. Normanby with some indignation, "the plunder exacted by these unjust stewarts — 'will hand the equipage to me, the person that the late Señor Don Ricardo de Normanbie has officially appointed. But on the case that within of the term of ninety days from the date of Señor Don Ricardo de Normanbie's death would not been paid the mentioned sum, the Tribunal will consider himself with right for taking possession of the equipage and its contents.'

"And this," said Mr. Normanby warmly, "is in the twentieth century. Such, Mr. Jackson, are the fruits of that militarism which we in this country have hitherto so fortunately escaped.

"But I must not be angry. I wonder," and he smiled roguishly, "I wonder what chance I should have of receiving my poor brother's effects if this Military Tribunal knew what they contained. I am tempted — the old Adam is hard to conquer, my dear young friend — I am tempted to communicate with this Tribunal when the

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money is safe in my hands. But I trust I shall find strength to resist the temptation.

"Well, to continue our extract: 'The total amount for to pay in the Tribunal according the document of the depositary judicial that I have solicited after of your relative death as also the document of the death, which enclosed documents I ask you to please return it because I can want it for the replieving of the equipage.

"'The total amount are 1000 pesetas (Spanish money), which are £40.

"'As soon as you have sent the sum I shall present a writing to the Tribunal in name and representation of executor in order to the Tribunal deliver me all the equipage making the money deposit which the Military Tribunal demand by the payment total the costs and process expenses.

"'On seeing this I hope you will send the amount for getting out the seized equipage as well as for the expenses of my journey until your home. I feel very much I cannot to advance the necessary sum for to redeem equipage. I am poor and my state very precarious, being my wages so little that hardly I can pay my scarce expenses.

"'The total amount are £50 that I hope you send me by return because the delay fixed by the Tribunal finish the 90th day and the performance of these men are very stern.'

"Think of this poor being with his pittance of wages cheerfully handing over to the rightful owner such a vast sum, and requesting only ten pounds for his frugal expenses. Does it not make one blush," said Mr. Normanby with emotion.

"And he is scrupulous to send me the requisition of the Tribunal, and a certificate of my brother's death, lest I should doubt his fidelity, or question the sum demanded. But I should as soon think of doubting the

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honor of — of my banker," said Mr. Normanby with a little bow.

"See here's the certificate in due form." He handed a document to the cashier.

"It seems quite official," said Mr. Jackson, hastily glancing at the paper.

"Oh, you read Spanish, then?" said Mr. Normanby.

"Er — not exactly," stammered the cashier. "But ——"

"Do not be ashamed, Mr. Jackson," said the old gentleman. "Neither do I. Ah, what would I not give to be able to read the immortal 'Don Quixote' in the original. And you know the rap he gives translators, eh? 'Twas ungrateful — if a man can be proleptically ungrateful; for who has owed more to translators than the same valorous knight?

"But our thoughtful agent has furnished us with a translation of the Tribunal's demand, and of the certificate, given not indeed by Doctor Pedro Recio de Aguero of Tirteafuera, and graduate of Osuna — Alas!" said Mr. Normanby in sudden compunction, "that literature should come nearer to us than life — or death! My poor brother is dead, and I jest about it. Forgive an old man, to whom death and life alike have above become a dream, who has too long been living among shadows.

"But my interminable story is at an end.

"My recent illness supervened. Nora here took upon her the necessary arrangements, and for my health's sake forbade me particulars. It is enough that she sent the money, how obtained I know not, though I suspect the kindly agency of your Bank, Mr. Jackson"— and Mr. Normanby again bowed slightly.

"The 'equipage' of which our faithful agent writes is in his hands. Certain difficulties over legal matters have yet to be surmounted. The law's delays, Mr.

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Jackson, of which I think Spain has a Benjamin's portion.

"But it cannot be long now till this great inheritance — a great responsibility, for so I look upon it — comes into my hands; and with it there comes, I think I may say providentially, a unique opportunity of doing good to my old neighbors and friends in Portnamuck.

"I will not, however, enter into that now. I am a little fatigued, Mr. Jackson, after my long-winded recital — 'talking age,' you know, my dear friend — and if you will pardon me I will withdraw. I will send Nora to entertain you — I am afraid she will insist on seeing me to my room — and I think after the exemplary way you have both enacted audience you deserve a little chat. Good night, my boy." And Mr. Normanby pressed the cashier's hand in such a paternal manner that Mr. Jackson felt his liberty slipping rapidly away from him. Even the recollection of the ninety thousand pounds hardly consoled him.

But the spectacle of Nora anxiously supporting her father out of the room gratified the cashier's secret craving for sentiment. He was a trifle jarred by the roguish grimace with which the young lady accompanied her ceremonial "Mr. Jackson"; but then, as he reflected when left to himself, a girl who was less of a tomboy would hardly be so fond of dogs.

It was still a rather subdued Miss Nora who re-entered the room.

"Well, Jacks," she asked anxiously, after closing the door, "what do you think of it all?"

"I think it's like a story out of"— Mr. Jackson fumbled for an illustration —"out of a novel," he concluded lamely. "You're awfully lucky, Nora, and I congratulate you heartily."

He went towards her, holding out his hand.

The warm contact awakened him to the possibilities

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of the situation. Surely now was the moment, at any rate.

"I hope, Nora," he said thickly, still retaining her hand in his. "I — I hope this money won't make you forget all your old friends."

But Nora was unconscious of his agitation.

"Look here, Jacks," she said, absently withdrawing her hand, "I'm not quite easy in my mind about this business."

"Why on earth not, Nora," cried Jackson, forgetting sentiment in his surprise.

"Sit down a moment till I tell you," said Miss Nora, going over to the fireplace, and leaning her shoulders against the mantelpiece.

Mr. Jackson noted with regret the distance placed between them by this maneuver.

"When I sent away that fifty pounds that you were such a sportsman about"— Miss Nora turned pink, and Mr. Jackson scarlet —"I thought this gaoler man would have been here with the boodle in a fortnight. But he didn't turn up; and I wrote to the little blighter, without saying a word to Dad, who was pretty sick and feverish at the time, and asked what was up, and if he'd got the fifty pounds, and whether it was enough. I was a silly ass to do that," said Miss Nora, nodding her head wisely, "for sure enough back comes a letter, saying it would take another twenty-five pounds. It was a nice letter, and very plausible and apologetic, and all that, and went for the Military Tribunal like old boots; but somehow I didn't like it."

"But, good heavens, Nora, if the man is going to hand you over ninety thousand pounds it wouldn't be worth his while to cheat you out of twenty-five."

"That's all right, Jacks," rejoined Nora; "but he hasn't handed over the ninety thousand yet. And"— she looked graver than ever Jackson had seen her look before —"I sold mother's jewels and sent it, and the lit-

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tle microbe never answered my letter yet, and that's days and days ago."

"Whew!" Mr. Jackson looked grave also. "That looks queer. Could there be anything fishy about the story? You remember I said it sounded a bit novelly. But how could this Spaniard — this gaoler — have found out all about your uncle?"

"He might have picked it all out of Dad," said Miss Nora. "It's beastly mean of me to say it, but Dad's a bit long in the wind; and he's ten times worse when he begins writing. And he let this little Spanish beggar know there was money in it; for shortly after he heard from him first he asked him would he need money for preliminary expenses.

"I needn't bring that up against Dad, though," said Nora with compunction, "for I was a bigger juggins still. But I want to show you how this Spanish man might have got a hint. I say, Jacks," burst out Nora, half weeping, "what can I do? It's not myself I'm thinking of, it's Dad. Had I better tell him? He's not a bit concerned about the delay, mind; just takes it as a matter of course. But if the whole thing is a sell the sooner he knows the better. And I can't let it run past the meeting about the new factory. What *can* I do, Jacks? You know all about money business. Could your Bank make inquiries out there?"

Mr. Jackson was as much distressed by Miss Nora's wet lashes as any young man of his age could be; but at the same time he had a young man's abnormal dread of ridicule; and there were elements in the story that hardly lent themselves to the cold matter-of-fact of a correspondence with Head Office.

But that would be the manager's task, he reflected with relief.

"Better put the whole thing before the manager, Nora," he said. "He's an awful long-headed chap in ways."

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"Not for worlds," cried Nora hurriedly. "Look here, Jacks, if you tell him I'll never, never forgive you." And Miss Nora stamped her foot. "Can't *you* think of something to do?"

Mr. Jackson was uneasily aware of a certain undercurrent of contempt in Miss Nora's voice, and cudgelled his brains violently.

Light came to him in a flash, as he recalled Terry's "American Lawyer." He related the incident in a few words.

"The man's story is true enough. He did come over, and your uncle must have sent him. When did you get the first letter from Spain? There, you see; he was here inquiring first, just as he said. The man's honest enough, Nora, and it will all turn out right in the end."

"You're a genius, Jacks," said Miss Nora in high excitement, and administered one of her old-time slaps on the back with a vigor that almost precipitated Mr. Jackson into the fender. "Nothing else would have brought him over here. He couldn't have found out about us unless through my uncle. But still" — sobering a little — "why doesn't the little reptile write?"

"He didn't acknowledge the first money you sent him," said Jackson. "A man like that knows nothing of business. Good gracious, Nora, some of our bill-holders wouldn't acknowledge fifty letters. And maybe he doesn't want to write till he has the 'equipage,' as he calls it, safe in his hands. He might land here with the money, and never write you he was coming."

"If he lands here without writing to me, I'll put the dogs on him if he should bring a million," said Miss Nora; "I haven't slept for nights over him. Look here, Jacks, I *must* hear before the meeting."

"Wire him, Nora," cried the cashier. "When's the meeting? This day week. Wire him to let you have a letter sure before then."

"Jacks," said Miss Nora with conviction, "you'll be

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a Director before you die. I'll call in the Bank when I hear."

Mr. Jackson was so intoxicated by his redemption of his character that he passed out through a pitch-dark hall, and said good night to Miss Nora at the front door without ever remembering the sage counsels of his manager and Terry. From which the manager, at least, would have drawn some conclusions.

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CHAPTER XXI

THE announcement of a definite date for the public meeting in connexion with the proposed Portnamuck Woolen Factory, Ltd. raised excitement to fever height, and a host of informal meetings drew together in all quarters of the town. One of the most representative took place in the cobbler's house — in two sections, the workshop being delivered to men and tobacco, and the kitchen to women and tea. The first was presided over by the cobbler as master of the house, and showed some disposition to confine itself to the economic side of the question. The cobbler, perched high and comfortably on his working seat, was inclined to bestow his benediction unreservedly on the scheme.

"There'll be something in it for us all now, boys, take my word for it. Four or mebbe five hundred hands it'll give employ to, of men and weemin. An' that'll mean a deal of fresh people comin' until the town; for there's not near-hand that amount of workin' men an' weemin about, forby that a lot av them that is here would run away from a bit of work if they met it in the sthreet. An' more people means more boots, an' more boots means more mendin', an' mendin' is money, as far as I am consarned. I'm for the factory, heart and sowl, an' any man with a head on him'll be the same. I'm only givin' ye an illustration from my own case," went on the cobbler, adroitly anticipating objection; "for every man of us will get his share. There's the postman, now ——"

"Aye, William, where do I come in?" inquired the public servant in question; "for barrin' that there'll be more letthers to deliver, d——n all I see in it for me."

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"Won't the town be as big again in a crack," said the cobbler, "an' the post office be raised to first class, an' you walkin' about a gentleman, with two or three men undher ye, an' you hardly iver wettin' your foot except to go round an' lift the Christmas boxes? What's to keep ye out of bein' postmasther whin ould Moses dies; an' won't the job be three times as good by then?"

"You're right, Pether, faith you're right," said the postman, contemplating the shining vision with his mind's eye. "It'll be a big thing for us all."

"An' there's Phil Moran. Will he iver be off the road dhrivin' commercial thravelers up an' down from the station, an' ivery time a good tip. For it'll be none of your tape an' spools men'll be comin' here then; but big bugs of fellows sellin' stuff by the half-ton, an' them with fifteen shillin's an' a pound a day for expenses. An' there'll be buyers, too, comin' to the facthory. There's two of yez will do well out of it, an' I could go round ivery man in the room wi' the same story. Is there a man here won't get his share of the plundher? Reach me that boot out of the corner, Dan," said the cobbler, "for I can niver half talk unless my hands is goin'."

"Ye're not makin' a bad offer at it as it is, William," remarked a small man, who, whether because he dissented from the murmured chorus of approval that followed the cobbler's remarks, or because he was sitting on the bench of tools, had been shuffling uneasily for some time. "But you're givin' the whole show away when ye talk about people comin' in to do the work. That's what will be the ruin of us all. Four men'll come in where there'll not be one job, an' them that is makin' an honest livin' at the present time'll be thrown out on the sthreets. I niver seen it different. If a new-comer arrives in the town ivery man an' woman in the place is thrippin' over themselves to give him a job, an' the ould residenters may starve for all they care. Look at myself, that has

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supplied boats to the visitors to this shore, man an' boy, for thirty years — a mean, hungry pack most of them is too — an' whin a pushin' impident fellow comes up from Bangor last season wi' two or three varnished cockle-shells the divil a thing there was for me to do but wear the seat of me breeches sittin' on the rocks watchin' people go out in thim. Blast ye for an untidy crather!" ejaculated the little man, leaping up hastily from the bench, "could ye not keep your tools tidy. Oh Lord," he groaned, rubbing himself in anguish, "the wee crooked awl is in to me hip bone!"

"I was wondherin' where that awl was," said the cobbler coolly, when the laugh at the little man's misfortune had died down. "But I might have knowed where it was. It's a case of birds of a feather wi' the pair of ye; for ye're as crooked as itself. Listen to me now, ye ——"

"Do ye hear the good man raisin' his voice in the parlor, Mrs. Rankin," said a fat elderly woman to the cobbler's wife, redepositing her cup on the saucer from which she had just been drinking. "I doubt he's into somebody's wool. He's a very short man when he's crossed. Ye have your own throuble keepin' him in ordher, I'm sure."

"Aye, 'deed he's fractious enough at times," rejoined the cobbler's wife. "Any man with a sittin' job is always a bit carnaptious. But, as I was saying, it's very easy for the like of Michael Brannegan to be doin' the big pot, an' puttin' his thousand pound intil a facthory whin he has nothin' to do but set his big hinder-end — savin' your presence — on the top of a barrel while the whole menkind of the town runs to him and daily pourin' the money intil his pockets that would be betther spent on their wives an' childher, an' fillin' their insides with his rotten muck."

"Aye, 'deed we all sympathize with you, Mrs. Rankin," said a little thin-faced woman near the door, in a

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voice of slightly subacid pity. "William must be a sore trial to you at times."

"Keep your sympathy for them that needs it, if *you* please, Mrs. Rafferty," responded the cobbler's wife, tossing her head indignantly. "Ye'll maybe find some of them neardher home. Thank God, when my man does take a dhrink or two now an' then more than is good for him, he comes home to his own house, anyway. Let her take that," said the cobbler's wife under her breath, with great satisfaction, to her crony, Mrs. Molloy, who was sitting beside her.

"It's a nice thing," said the fat woman, hastily pushing in, while Mrs. Rafferty was devising a sufficiently bitter rejoinder, "to see ould Finnegan the dhraper settin' himself up as a directhor of a wool facthory on the strength of selling maybe half a dozen pair of inside dhrawers in the fortnight, an' not as much wool in the lot as would stuff a pin-cushion. The last pair I bought in the shop my man put his knees through, sittin' down on the creepie-stool to warm his shins at the fire."

"Now if talkin's of any use he'll earn his pay," said Mrs. Molloy, pressing her lips together, and nodding her head with an air of great wisdom.

"Oh, 'deed will he," interposed Mrs. Rafferty, deflected from the cobbler's wife to this new prey. "An empty ould bladdher of wind, that's what he is. It bates all to see the airs of him an' that ould skin of a wife of his. You'd think to see the style of them on a Sunday it was my Lord an' Lady Leftenant goin' up the sthreet. It's well seen clothes comes cheap to the pair of them.

"I wondher does he mind startin' round in the Guttery Lane in a lock-up shop that wee that he couldn't use his yard-stick in it, with wan slip of a fourteen-year-old child for an apprentice at eighteenpence a week, an' the pair of them sleepin' among the cloth in the back office about half as wee again as the shop, an' makin'

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their breakfast in the mornin' off the wan egg cut in two."

"Aye, I mind it well," broke in the fat woman. "He wasn't so upsettin' in them days. It's changed times with him now with his Emporium, an' his six hands, an' his Departments. His Departments — aw God help the crather."

"'Deed you may well laugh, Mary," said Mrs. Rafferty approvingly. "Capers an' nonsense, I call it. The boot department at the door, an' up the counther is the ribbon department, an' back to the door again is the hardware, an' a young ganch of a counthry boy skippin' up an' down like a grasshopper trying to be in the whole three places at the one time; with the ould fellow himself lookin' on, an' wouldn't soil his finger to sell ye a pair of laces."

"Well, now, ye can't say that of wee Sharpe. There's no didoes with him, anyway," said the cobbler's wife, looking up from the tea-pot she was replenishing. "He's always just plain Jane, an' as obligin' with a poor body as with My Lady."

"Aye, he's the right wee man, is Sharpe," said her friend Mrs. Molloy approvingly. "If it was only a ha'port of tacks he'd ransack the whole shop himself but he'd get it for ye. If he has enough to say in the facthory it'll be no miss."

"Oh, *he's* well enough," said Mrs. Rafferty grudgingly, "but what about the rest of them? Could there be luck about a place that that miserable bein' McCarrison had anything to do with? Wouldn't the face of him stop the works ivery time he put his head in of the facthory door? He may be in the seed business, but if iver the Almighty intended a man to be a undhertaker it was himself. A whingein', complainin' crather, that worried his poor wife intil her grave. Not but she was a do-less bein' enough; but sure the woman couldn't help it; it was the way she was born."

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"Ah, blethers, woman," said the cobbler's wife contemptuously. "What say will McCarrison or any of them have in it? Doesn't the whole town know that the big end of the money will come out of Mr. Normanby's pocket, an' won't he do what he likes?"

"Is it that dhreamin' ould lunatic manage a facthory?" began Mrs. Rafferty.

"Just keep your tongue off our clergy, if you please, mem," burst in the cobbler's wife in high wrath. "The Reverend Mr. Normanby"— she rolled his title unctuously on her tongue —"is as *good* as any of *your* sort, an' betther, an' has done more good to the town since I come intil it than all the priests an' bishops, an' cardinals ——"

"An' keep your bad tongue off *my* clergy, Mrs. Rankin"— and Mrs. Rafferty sprang to her feet in quivering indignation —"for if wan of them should only lift his finger it would tumble your ould facthory in the gutter. Come on home, Mary"— over her shoulder to the fat woman, as she made for the door —"for not wan minit longer will I sit in that woman's house to be insulted in my religion. Good night to ye, mem," she panted, holding on valiantly to the latch of the kitchen door as her crony's huge bulk swept past her, "an' good luck to ye, an' your facthory, an' your Reverend — *ould idiot*," she spat out suddenly, and vanished with a bang of the door that caused a plate to jump off the dresser.

"Let her put that in her pipe an' smoke it," said Mrs. Rafferty, as she hurried up the street, still possessed with fury, "the ould bigot. There was peace an' quietness in the town till the like of her come intil it. It would be a long time till ye heard a Portnamuck body startin' party talk. But what would ye expect from a new-comer like her."

"An' that's the truth," wheezed the fat woman from the rear. "I knowed there'd be no luck wi' William

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Rankin marryin' out of the town. It takes me to the fair to hear an impident upstart like her, that hasn't been in the place above twenty years, layin' down the law to ould residenters that has lived here, an' their fathers before them since — since the Day of Judgment," said the fat woman, recovering her breath a little, as they paused at Mrs. Rafferty's door. "But do ye think this facthory business will come to anythin'?"

"It might," said Mrs. Rafferty, her hand on the latch, "if ould Normanby's fool enough to put the money intil it. But mark my words, Mary, there'll not much go intil it but his own. The people of Portnamuck is not goin' out to catch butterflies. An' as for that woman down the sthreet"— she ground out in a sudden recollection of her late skirmish —"if I hear of her or her dhrunken useless man puttin' six pence intil the same facthory, I'll denounce it in ivery house in the town if it was only for spite." And Mrs. Rafferty flounced in, dealing hardly more tenderly with her own door than with the cobbler's.

Meanwhile the party in the cobbler's workroom was breaking up, leaving the members with the comfortable feeling that no definite conclusion had been arrived at, and that the subject still afforded great possibilities of discussion.

"What I say is," declared the boat owner in the hope of a prolongation of the debate, "unless we could get the Government to do somethin'——"

"Ach, will ye hould your tongue about the Government," said the cobbler in disgust. "Haven't we far betther than any Government? Isn't Misther Normanby goin' to back it, that has come intil as much money as the Government iver had? An' if he's willin' to put up the money, are we goin' to be fools enough to prevent him? Sure it can't do the town any harm. Win or lose we'll be no worse off than we were."

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"I wouldn't be too sure of that either," said the boatman to Phil Moran, as they went off together.

"There'll be more people goin' up an' down between this an' the station, anyway," returned Phil.

"An' who'll be dhrivin' them?" asked the boatman. "It'll not be a crack till there'll be some Belfast fellows up with wan of them motives, an' before three months there'll not be a jauntin'-car on the road."

"Ah, the divil a fear," said Phil stoutly. "There'll be as many with an eye in their head for a horse as'll keep me out of the poor-house. Good night, Barney."

"I wish to God," grumbled the boatman to himself as he went along, "that people could just let things go on as they always did. I don't know what's comin' over the world at all."

"Come in out of the cowld, William," called the cobbler's wife, whose guests had also departed; "what are ye standin' there for?"

"I was just watchin' ould Barney preachin' to Phil Moran," answered the cobbler, turning to the kitchen.

"Ach, come in out of that," said his wife, "till I tell you how I put down Biddy Rafferty."

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CHAPTER XXII

EARLY on the evening of the fateful meeting the promoters assembled in Michael's bar-parlor. As was to be expected from men shortly about to undergo the ordeal of appearance on a public platform they all looked very nervous; and Terry's attendance on the room was quite unusually brisk. But the customary flow of conversation did not follow his ministrations. Mr. Finnegan's tongue was indeed loosened, but he confined himself to a rapid monologue under his breath, accompanied by occasional furtive glances at a roll of paper only half concealed in his sleeve, from which phenomena most of the observers drew dismal auguries as to the progress of business later on. Only a more than commonly restless roving of his keen little eyes distinguished the demeanor of Mr. Sharpe from the ordinary; but the melancholy of the seedsman was even for him abnormal, and amounted to a kind of speechless agony. The blacksmith himself, perhaps oppressed by the unwonted cleanness of his face, was almost silent; and an Olympian gravity distinguished Michael's visits to the room.

About two hours before the time appointed for the meeting a steady stream of country vehicles set in towards Michael's stabling-yard. The tension inside perceptibly relaxed; and when later on a noticeable movement of foot-passengers in the direction of the Town Hall became apparent, only the seedsman maintained his gloom.

In the town itself there was a strong undercurrent of excitement. The more responsible citizens, realizing

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that there was a distinct prospect of benefit to the district, had hastened to apply for tickets; and half an hour before the hall was to be thrown open to the general public the front portion of it was filled by a solid body of householders, every man of them eager for the public good, and steadfastly determined not to involve himself in any personal responsibility.

The proletariat, on the other hand, were more inclined to look on the humorous possibilities of the meeting. Life in the town of Portnamuck was undeniably dull; and such an opportunity of enlivening it decidedly not to be missed. The probability of Mr. Finnegan's appearance in the chair was freely canvassed, and various steps towards diversifying it taken. The younger fry provided themselves with trumpets and whistles, and other means of producing a cheerful noise. A plentiful supply of light but galling missiles, such as haricot beans and small shot, lurked in the pockets of the seniors; and Paddy Rogan, who enjoyed a considerable reputation in his own circles as a practical joker, decoying the widow Moran from her kitchen by a report that her cat had fallen into the adjoining well, had provided himself and his satellites with heavy artillery in the shape of about a quarter of a stone of more than half-boiled potatoes.

"Ach, sure," said Paddy, excusing his deed to one or two of the more conscientious, "aren't all the childher comin' to the meetin', an' won't they have more fun out of the perdas there than if they were in their bellies?"

Michael, warned by the cheering that saluted each fresh entrance of ticket-holders into the Town Hall, sent stringent orders to the door-keepers that none of the riffraff, as he unkindly put it, were to be admitted. But he was out-generalled; for when the back door of the hall was opened to admit the prospective Directors to the committee-room in the rear of the platform, one of the ticketless adroitly wedged the door with a block of wood

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and in an instant the back hall and staircase were choked with riff-raff *triumphans*. Not all the eloquence of all the Directors availed to persuade them to withdraw; and finally, lest the platform should be stormed from the rear, it was found necessary to throw open the back seats in the hall of meeting to all comers.

"There'll be fun the night, Mr. Finnegan," said the blacksmith. "The boys have got their blood up now. It would ha' been betther to ha' let them in to the big hall at the start. But ye daren't say that to Michael."

"Mr. Brannegan," said the draper, "is a very able man in his own way, but — if I may say so — obstinate, Denis — yes, obstinate. I haven't expressed the opinion publicly, but strictly between ourselves I hope he will be better guided than to aim at the chair to-night. An able man — still, if I might venture to put it so strongly, a trifle, just a trifle, illiterate. Now somebody with a little experience — I would not have the assurance to put myself forward unduly, or in any way to usurp ——"

"Mr. Finnegan," said the blacksmith with conviction, "you're the man for the job, and nobody else. What ——"

"I cherished, I may remark, a perhaps not unjustifiable feeling that my little knowledge of public affairs, and what some people have been good enough to call my capacity for eloquence, would be of service to the great undertaking we are about to launch on the sea of prosperity to-night," said Mr. Finnegan with a slight downward glance at his manuscript. "But Mr. Brannegan ——"

"Here, I'll tell you what you'll do," said the blacksmith eagerly. "There's two or three men — big farmers that we want to keep in with — on the platform already. Away out an' plant yourself in the chair, and the minit the curtain rises break into a speech, an' the divil a man in Portnamuck can stop you — an' *that's*

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the God's truth," concluded the blacksmith to himself.

Mr. Finnegan glanced round. Big Michael was engaged in reassuring the somewhat intimidated chartered accountant with the help of a bottle. The draper put his finger to his lips, and tip-toed from the room.

"Hadn't we better make a start, Michael," said the blacksmith. "The hall'll be down if we don't. Are ye waitin' for Mr. Normanby?"

"No, he's not to be here for a while yet," said Michael. "I'm waitin' for young de Bullevant. Now, that'll do, Denis." Michael put up a hand. "I know the public. A big bug is a big bug, even if they hate him like poison."

And indeed though a section of the present generation of Portnamuckites expended a good deal of their pocket-money from time to time on tar for the statue of their landlord that their grateful fathers had erected, it was undeniable that the presence of himself or his son was accorded more deference than that of the most distinguished champion of tenants' privileges in the town.

"There's Mr. Percy at the door," said the blacksmith; "but God knows how the wee crather'll iver get up the steps. For ye couldn't pull the people out of the passage with a corkscrew. By the hokey, here he comes!"

There was a cheer, and a confused shouting: "Up with him — have ye got him? — houl' tight, Mr. Percy."

The body of Mr. Percy, violently contorted, appeared on the top of a small forest of hands.

"Now, boys, pass him along!" And next moment he landed at the committee-room door, and was hurried on to the platform by the blacksmith before he had time to collect his dignity.

"Come on now, men," said Michael, "we'll make a start."

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"But, Michael," whispered the blacksmith from the door opening on the platform, "what about poor ould Mr. Normanby? For if they hoist him up that way the divil a cent iver we'll get out of him, barrin' he has left it to us in his will."

"Leave that too, now," said Michael curtly. "He'll be here. The covered car is to call at the barracks, an' the sergeant'll do the rest. Come on now, sir, an' have your figures ready." He grasped the accountant by the arm and strode on to the creaking platform.

Mr. Finnegan heard the boding sound, and turned in trembling deprecation. But Michael wasted no time in parley. "Get out of it," was all he said. The tone itself was enough. Mr Finnegan got out of it.

"Up with that curtain now," said Michael. "Wait; fetch me a chair that'll hold a man."

But he was too late. The curtain rose.

Had it risen on Michael seated in awful state, flanked by Mr. Percy and the unfamiliar and city-like figure of the chartered accountant, it is probable that order would have reigned from the start. But Michael's standing posture and furious glances at the attendant betrayed the contretemps, and weakened his authority. A subdued titter ran through the hall, that even Michael's dignity had some difficulty in supporting with unconcern. His repeated beckonings to the attendant confused the man, and the delay in bringing the chair added triple strength to the cheer that greeted its arrival. Then, owing to its greater size, there was some difficulty in getting the chair placed. The operation was followed eagerly from the hall.

"They'd betther watch themselves where they plant that chair," declared the local carpenter to a knot of his friends. "There's a rotten plank in the middle of the platform, and if the hind-legs goes on it, the first place Michael'll stop'll be on the foundations."

The news flew through the room like wild-fire. Mi-

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chael's ponderous enthronement of himself was watched with strained attention, and when the chair stood firm, the short pause of disappointment was followed by salvos of ringing cheers, that continued long after Michael had raised his hand for silence. It was quite evident that the chairman's office was going to be a troublesome one.

"Ladies and gentlemen," said Michael, after order had settled down, "we have met here to-night to start a company for woolen manufacture."

"Make it poteen, Michael," cried a voice, "an' as far as half a crown goes, I'm with you."

"The sheep of this country," went on Michael, unheeding the interruption or the ripple of laughter that followed it, "have always been first class."

"Boys," came a meditative voice from the back of the hall, "if men only grew wool, what a fleece Michael could carry."

A universal roar followed this sally, and was in no way diminished by the evident fury of the chairman. Michael stood up more briskly than might have been expected, and fixed the back portion of the audience with the glare that had so often carried dismay round his bar-parlor.

"If I go down," he said slowly, "to some of that scum at the back ——"

There were no three men in the unreserved seats but would have cowered before Michael's glance in his own bar. His prowess as a "chucker-out" extended even to Belfast. But he was to learn something of the psychology of a crowd.

Instantly an angry clamor burst out.

"Come down here if you dare. Try it on, ye big bully ye. Who are you callin' 'scum,' ye dirty ould lump ye?" One after another joined in, till the result swelled into a fierce roar, evidently abusive, but collectively unintelligible.

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In vain Michael glared threatening and vengeance till the eyeballs nearly started out of his perspiring face; in vain he shook his fist and bellowed objurgations. The whole platform trembled at his furious stamping; but the crowd at the back of the hall was unimpressed. The younger fry gradually found courage; and the clangor of their musical instruments swelled the uproar. Then a few pattering shots fell among the occupants of the platform. The example was speedily followed. In a moment the platform was being scourged by volleys of dried peas and beans, and small shot, before which the occupants melted like snow. For a minute or two Michael refused to be intimidated, and withstood the storm manfully. But all the fire gradually concentrated on him, and he was too good a target to be missed. With a final roar of fury he, too, disappeared, amid a wild outburst of triumph from the mob.

It needed but a leader, and the platform was stormed. But none was forthcoming. The insubordinate section of the audience was contented with vocal and instrumental celebration of its victory, and even ceased anything but desultory and random firing. The respectable portion sat up from the cowering posture they had assumed, and exchanged covert glances of indignation and dismay. But as Rochefoucauld has said, there is something not wholly displeasing to us in the misfortunes of our friends, and an undercurrent of amusement at the rout of Michael and his satellites soon began to circulate even in the front of the hall. The unspoken sympathy was conveyed by sundry laughing glances to the back, and gradually assuaged the bitterness of the proletariat. Little by little the noise died down, the dropping fusillade ceased, and presently there was nothing to be heard but an excited buzz of talk and an occasional burst of laughter. Soon even that was intimidated into silence by the impassive aspect of the lowered curtain, and the audience settled into a stillness of expectation, not un-

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mingled with fear lest Michael should be taking his revenge by abandoning the meeting altogether.

And indeed Michael, left to himself, would unquestionably have done so. His fury when he reached the committee-room was speechless, but so intimidating that when he tore down his coat and hat and made for the door, not a man dared do more than look his dismay. The draper, in anguish to see a chance of public speaking slipping from him, made a hasty appeal to Mr. Percy; but the disparity in bulk was too great even for the de Bullevant blood, and after an appraising glance at Michael's disappearing back Mr. Percy shook his head.

Not even the momentum of combined weight and rage was, however, capable of forcing Michael down the back stairs, already still more congested by news of the goings-on in the hall proper. For a moment he paused irresolutely, and in that moment the blacksmith had caught an inspiration from Mr. Finnegan's appeal to Mr. Percy. He rushed out and seized Michael's coat-tails as the landlord was about to precipitate himself on the defiant riff-raff.

"Michael," he said eagerly, "I have it."

"Lemme go," grunted Michael savagely, pulling away from him. The denizens of the top steps vainly tried to clear a lane for the impending avalanche. The crowd at the door below pushed forward to see what was happening, and a wail of terror arose from the unfortunates on the middle steps thus crushed between the upper and the nether millstones: "Oh, Misther Brannegan, dear, wait till we get out. For God's sake, Misther Brannegan, hould on!"

The landlord's fury relaxed somewhat at this evidence that all predominance had not departed from him. He turned to the blacksmith.

"What do you want?" he grunted. "I'll not go back, if that's what you're after."

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"Listen, Michael," said the blacksmith persuasively, drawing him towards the door of the committee-room. He whispered in the landlord's ear.

Michael listened, at first unwillingly, then with attention. His features slowly relaxed, and creased into a slow smile. He smote one of his vast thighs with a slap that resounded above all the clamor of the staircase.

"By the Lord, we'll do it. It'll keep them goin' till Mr. Normanby comes, anyway. But if there's a word then ——"

"The divil a cheep'll be in them by that time, you'll see," said the blacksmith. "Sure he'd put down the dangerous ward of a lunatic asylum. He's worse than chloroform."

"Go on then," said Michael. And the two disappeared inside.

The stillness in the hall was beginning to be broken by an occasional tapping of feet when the curtain slowly rose. Instantly a cheer rose in the back seats and swelled forward to die at the footlights in a more decorous ripple of hand-clapping.

Amid a breathless silence Mr. Finnegan walked on to the platform, took up his stand in the middle of it, and unrolled a bundle of manuscript. His prefatory cough was drowned in a universal groan of misery.

"Oh, Michael, darlin'," piped an anguished voice from the rear, "come back. Come back yourself, an' we'll be good!"

But Mr. Finnegan was unperturbed. He coughed again, pulled up his collar a trifle with his unoccupied hand, and began in a steady monotone:

"Ladies and Gentlemen — or, if I may venture to address you by a more familiar and less formal epithet, my dear friends of the town of Portnamuck."

He was well under way before the hall aroused itself from its stupor. But then there sprang up a perfect tempest of objurgation and exasperated protest.

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"Shut up, Finnegan! Go home, ye ould blether ye! Dry up! Close your ould yellow face, Finnegan! Try it on the missis, Samuel; she's used to it! Go home, Finnegan! Put him out. Put him out!"

The last phrase caught the suffrages of the multitude, which settled down to rhythmic utterance of it, accompanied by a concerted stamping of feet.

"Put him *out*, put him *out*, put him *out!*" the accented word delivered along with a thunderous stamp that caused the very gas-lights to tremble.

Mr. Finnegan, who was long familiar with such demonstrations, imperturbably continued his oration, remorselessly turning over page after page, suffering stoically the storm of light missiles that showered on him. Now and then, in a momentary lull, a word or a phrase emerged: "continued prosperity," "public spirit," "a few of the most influential," "have, as it were, banded themselves," "if I might dare to include myself," and lashed the interrupters to fresh fury.

But by degrees the tempest slackened and a feeling of hopelessness took hold of even the most determined. The supply of ammunition, too, began to fail; and the speaker began to gather even greater confidence as his voice became more audible to himself.

"You may give it up, boys, an' go home," declared one of the ringleaders despondently. "I've heard him on the job before. Nothin' short av a miracle or a half-brick'll stop him now."

"Hould on a minit," said his neighbor, Paddy Rogan. "I've half a dozen perdas here yet. Keep away from my right arm, an' I'll maybe sink him!"

Word of the forlorn hope radiated from Paddy's form, and comparative quiet followed.

"Go on now, Paddy," muttered his friends eagerly. "Hit him low with a half-boiled one!"

Following the best traditions of heavy artillery, Paddy's first shot fell short, and took a small farmer

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in the front row full in the back of the head. A roar of mingled delight and disappointment saluted the effort.

"Higher, Paddy, higher," urged his supporters. "Put a bit of beef into it, man."

The second shot sailed over Mr. Finnegan's head, struck the wall behind with a soft thud, and stuck there. Mr. Finnegan started slightly, stumbled over a word or two, but instantly picked himself up.

". . . And by steady industry and unceasing hard work I have succeeded in amassing and gathering together . . . Ouch!"

The third potato took him fair in the waistcoat amid a tempest of cheers. The undaunted speaker clawed it off and dropped it on the platform with a single motion of his right hand, and never even raised his eyes from his manuscript.

"Now, Paddy — now, Paddy; ye have the range," cried the satellites. "One more in the bread-basket, an' he's winded!"

But Paddy's success had flurried him. His next shot went high, and the following one even higher. A groan resounded through the hall.

"Aisy, boys," muttered the marksman between his teeth. "I've one left yet."

Some such a hush must have fallen as Tell launched the fateful arrow at his devoted child.

Paddy abandoned his concealing crouch, drew himself to his full height and swayed backward to lend impetus to his missile. Undying fame waited on the shot, and he knew it. Nor was fortune unkind to him.

With the hiss of a rocket the potato rose in the air, abandoning its mealy integument in the flight. The orator marked its coming, and hastily threw up his hands; but too late. Just over the edge of the manuscript it sailed. Full and true it smote Mr. Finnegan on the bridge of the nose and filled both his eyes as it

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burst. The luckless orator staggered back blindly, recovered, staggered back again, and next instant his heels went up as he disappeared over a chair. A flock of manuscript leaves fluttered in the air, and settled peacefully on his prostrate body amid a hurricane of cheering such as the Portnamuck Town Hall had seldom resounded to before.

The blacksmith, waiting behind the scenes, recognized the moment, and stepped out to the front of the platform as the hapless Mr. Finnegan was borne off.

"Boys," he said seriously, when the cheering had ceased, "yez have had your bit of fun. Let it be at that. This meetin' is intended to do good to iverybody in this town, to the poor man as well as the rich; an' one of the finest gentlemen in the county, the Reverend Mr. Normanby, is waitin' behind here to speak to yez about it. I'll not let him come on here to be insulted. Will ye listen to him quietly?"

The name of Mr. Normanby passed through the hall like an electric shock.

"It's the fortune," whispered one and another. "He's goin' to back it with the fortune. If Mr. Normanby is coming into this it's a big thing."

As if by magic seriousness fell on the meeting.

The standing audience at the back subsided like a wave to a universal hushing; a slight shuffling of feet followed as they settled into their places, and then dead silence.

The blacksmith was satisfied with a glance.

"Will ye come in now, sir?" he said to the wings.

Mr. Normanby came on the platform, and stood for a moment, dazzled by the glaring footlights, then advanced to the front and looked down on the audience with a little quizzical smile.

"My young friends at the back," he said, "when I was like you I would have enjoyed a little misbehavior as well as you do. But I am rather old now, and not

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very strong; and perhaps you will try to remember that, and let the meeting proceed quietly, so that I may get home in good time. You will have done a kind action to an old man who will be very grateful to you."

There was a touch of pathos in the appeal and in the tall venerable figure on the lonely platform that did not need the glamour of newly gained wealth to capture every heart in the room.

A deep murmur of respect and sympathy resounded through the hall.

"Och, the poor ould fellow," half sobbed a woman in the front seats; "give him a clap."

A volley of applause followed; and then from the back a deep voice sounded:

"Mr. Normanby, sir, if there's a man or boy lifts up his voice in this hall to annoy ye, there's two or three of us here'll massacree them!"

Mr. Normanby made a little bow of acknowledgment.

"Thank you, my friends," he said. "Mr. Brannegan will take the chair, and with your permission we will get on with business."

There was not a smile as Michael walked on the stage followed by his fellow-promoters. Even when Mr. Finnegan appeared, his eyes running water as the result of recent excavations, the slight titter that arose was at once scowled down.

Michael glared morosely at the audience for a moment.

"In order to save any more waste of valuable time," he snapped, "the accountant will now tell yez what is goin' to be done."

The accountant stepped nimbly forward, drawing an official-looking typewritten document from his pocket.

"Mr. Chairman, Ladies and Gentlemen," he said, settling his glasses on his nose, "I propose first of all to read you some extracts from the memorandum of asso-

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ciation of the new company, and these I will afterwards explain to you more fully.

"One. The name of the company is the Portnamuck Woolen Manufacturing Co., Ltd."

"An' what the divil else would they call it?" muttered Paddy Rogan to his left-hand neighbor.

"Two. The registered office of the company will be situated in Ireland."

"Ould Ireland for ever, and down wid the bloody and brutal Saxon," murmured Paddy, whose virtue was weighing heavily on him.

"Three. The objects of the company ——"

"Is sitting on the platform," interjected Paddy to himself.

"I will go into the objects of the company later," said the accountant parenthetically.

"Four. The liability of the members is limited ——"

"And so is ——"

"Five. The capital of the company" — ("Shut up, Paddy," whispered both his neighbors at once.) — "is twenty thousand pounds, divided into twenty thousand shares of one pound each."

A sharp intake of breath hissed through the hall. Every soul in it leaned forward eagerly. From that moment on there was not a sound to be heard but the clear precise voice of the chartered accountant.

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CHAPTER XXIII

DURING the week before the meeting Mr. Wildridge, who had hitherto found Mr. Jackson an almost inpeccable cashier, was amazed to observe him progressing daily through a labyrinth of error to an evening balance of anything from a shilling over to from ten shillings to a pound short. He was not long in deciding that there was an intimate connexion between the daily letters from Miss Nora and his cashier's sudden burst of inaccuracy; but for various reasons he remained silent. In the first place he was satisfied from what he had heard of the deputation to the Rectory that the fortune was really existent, and that, therefore, from a bank point of view he might rest easy. Then he had practically agreed with Miss Nora that any disclosure on the subject was to be made first of all to Mr. Jackson. And finally he had a dim feeling that if the trouble were of a sentimental nature he was not by any means so able to preserve an Olympian attitude of aloofness as he had been some weeks before. In addition, and overriding all these thoughts, was the consciousness, born of long experience, that if Mr. Jackson *could* tell anything the best way to get it out of him was to ask no questions.

And in this he was quite correct. The cashier, fortified by his word of honor to Miss Nora, might have withstood a daily battery of questions; but in the face of his manager's cheerful assumption that all was going well, he fairly ached to unburden himself of his growing uneasiness.

For there had been neither telegram nor letter from

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Spain. This had been disconcerting enough at the beginning of the week; but when after sufficient time for a reply to Miss Nora's wire there came no letter, and the meeting was only a day off, the situation became desperate.

Mr. Normanby, content to leave the affair in his daughter's hands, went his way unconscious of any hitch, and harrowed Nora so much with schemes for the improvement of the town that to keep the public from him she voluntarily imprisoned herself in the house; and in the pale serious girl who stole out to meet him for a few moments each evening, Mr. Jackson could scarcely recognize his quondam comrade.

He himself was scarcely less worried; but there was this difference between the two, that while Jackson was decidedly hopeful that all would yet turn out well, he was desperately anxious to obtain the advice of his manager; whereas Miss Nora, who became every day more pessimistic, refused almost fiercely to consult Mr. Wildridge.

"I won't, Jacks; I tell you I won't," she reiterated stubbornly. "I'd almost as soon tell Dad as Mr. Wildridge."

"Well, what on earth are you going to do then, Nora?" asked Jackson the day before the meeting. "Something must be done before to-morrow night."

"I know, I know," she almost wailed. "Amn't I nearly distracted trying to think out some plan? Wait a moment or two." She stood in thought. "Jacks," she said, "I won't tell Dad till the very last possible minute that there may be something wrong. After all the castles in the air he has built it would be a dreadful blow to him. It might kill him."

"Chance it then, Nora," said Jackson. "I believe the money will be all right. Let him promise his support to the factory anyhow. You'll know time enough to let him back out of it later."

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"No, Jacks, I can't do that," said Miss Nora soberly. "That would kill poor Dad for sure. He'd never hold up his head again. Oh" — she ground her teeth in a spasm of rage — "if I only had my hands on that little Spanish devil! Jacks," she cried, "we'll not say die yet, anyhow. The English mail comes in to-morrow night at half-past eight, and dad's not going to the meeting till after that. There'll maybe be a letter; and if there isn't we'll have time to stop him saying anything."

Mr. Jackson breathed with relief. It was twenty-four hours' release from responsibility.

"I'll meet the post and come straight here," he said. "There's *sure* to be a letter, Nora."

"Right-oh, Jacks," said Nora, almost gaily. "I'll call you Elijah the Second if it comes off. I say, Jacks," — anxiously — "you won't fail me?"

"I'll be there from eight," said Jackson. "But, Nora," — he hesitated — "if there's no letter you'll let me consult the manager, won't you?"

"No, no, NO," cried Nora violently. "Come by yourself, or I'll never forgive you." She made a few steps towards the house, then turned to the discomfited cashier. "I'd rather anybody in the world should know than Mr. Wildridge!"

"Good Lord," said Mr. Jackson to himself, as he gazed ruefully after her, "what a spite she has at the boss!"

During the following day his thoughts were such a chaos that it was without any surprise he found himself balancing over one hundred and twenty pounds short! So large a shortage, unlikely to turn out an actual loss, seldom alarms a bank cashier, and it was not till about six o'clock, when the deficit, reduced to ninety-five pounds, obstinately refused to become any less, that Mr. Jackson in alarm began to put his own affairs in the foreground of his mind.

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"I say, sir," he said in a rather scared voice to his manager, "this begins to look rather bad. What had I better do?"

"Cut off home for your dinner," said the manager. "You're too hungry and tired to work now. When you come back you'll be fresh and clear-headed again, and you'll find the mistake in a twinkling. Maybe I'll have found it for you. I'll come straight downstairs after dinner. Off with you now, and don't think about it till you return."

But when Mr. Jackson returned at seven o'clock the money had not turned up; and at twenty minutes past eight, half distracted between his anxiety about Nora and his own apparent catastrophe, disheveled into a caricature of his usual spruceness, and inked to the wrists, he was still ninety-five pounds short.

The manager, who had been working loyally on every possible and impossible clue, was scarcely less perturbed.

"We'll have to make a night of it, Jackson, my son," he said, "and give up all thought of the meeting. We can't possibly go off leaving you that amount short."

"I'll have to go now, sir, short or not," said Jackson with a despairing look at the clock. "I promised to bring Nora a letter from the English mail, and I must do it."

"A promise is a promise," said the manager, "particularly in this case. I'll work here till you return. Or, look here, Jackson," he said with a little hesitation, "I'll take the letter to Miss Nora."

"I wish to heavens you could, sir," cried the harassed cashier whole-heartedly; "but if I let you she'd have my life."

"Oh, of course, if you think that," returned the manager, smiling tolerantly.

"I know you think it's my cheek, sir," said Jackson—("Where the *dickens* is my hat?")—"but"—he hesitated—"she told me so herself."

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In spite of himself the manager looked glum.

"Oh, she told you that, did she," he said slowly. ("Perhaps *now* you'll remember, friend Wildridge, that to a girl of that age you're a bald-headed old bore," he reflected to himself with a half-humorous bitterness.) "Hurry back then, Mr. Jackson," he went on, a little more formally. "In the interests of the Bank I should like, if possible, to look into the meeting. I'm invited, you know, as well as the Opposition."

Mr. Jackson made his way slowly to the door, paused, then came back to the counter with a rush.

"I say, sir," he burst out. "I can't hold in any longer. There's a muddle over the fortune, a *devil* of a muddle. Will you stay here till I return in spite of the meeting? Old Berryman can't go anyway; he's got influenza."

"To be sure I will if you wish it, my dear Jackson," said the manager with concern. "I'm as much interested in the fortune — in a bank sense — as you are yourself. But if Miss Nora won't let you tell me anything ——"

"She will tell you — she must tell you," stammered Jackson excitedly. "I've been worried to death for a week over it all, and now I've near broke myself. She'll come down now and tell you herself if I have to carry her!"

"She's a big, well-nourished girl," said the manager dubiously.

"For heaven's sake don't chaff me, sir," cried Jackson. "I'm nearly astray in the head as it is. We'll be back in twenty minutes."

He vanished behind the swinging doors, but in a moment reappeared, breathless.

"Of course if the letter comes I'll not be able to tell you at all, sir. But it won't come, no more than I'll find my ninety-five pounds. I couldn't have that much luck!" And he vanished for the second time.

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The manager regarded the oscillating doors expectantly, but his cashier did not again return. He remained in thought for a short space, then shrugged his shoulders, smiled whimsically, and lighting a cigarette was soon deeply immersed in Mr. Jackson's accounts.

Meanwhile the cashier had pushed his way into the post office through the usual crowd of women, whom even the attraction of the meeting had not been able to divert from their customary rendezvous.

"Anything for me, Lizzie?" he demanded from the postmistress's young assistant. "Hurry up, like a good girl."

Now in spite of his preoccupation at the Rectory Mr. Jackson in the past had not been above the little dalliance demanded by Miss Lizzie's youth and undoubted good looks, and she resented his bruskness.

"The letters aren't sorted yet, Mr. Jackson," she answered coldly. "I'll tell you in a minute or two."

In spite of Mr. Jackson's anxiety about the letter he could not help his thoughts turning to the possibility, or rather impossibility, of his having paid some one out a hundred pounds instead of five; and he gazed with annoying absent-mindedness at the pretty assistant when she told him there were no letters for him.

Then all at once he awoke to the significance of her reply.

"No letters, Lizzie," he asked in dismay; "are you sure?"

"Positive," answered Lizzie with a certain amount of satisfaction.

"I knew it," said Jackson to himself slowly. "What on earth's to be done now?" Then, "What a fool I am," he thought suddenly. "Lizzie — Lizzie; I mean for Mr. Normanby."

"There's nothing for Mr. Normanby," answered Lizzie primly; "or for Miss Normanby either," she added with a toss of her head.

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"Nothing?" demanded Jackson, but without conviction.

"Nothing," answered Lizzie positively; "not even a bill," she fired after him as he hurried out.

All the way to the Rectory Mr. Jackson's brain rang the changes on two themes: "What on earth will Nora do now?" and "Surely I couldn't have *lost* ninety-five pounds!" but connected thought on either was utterly beyond him. A hundred yards from the gate his pace slowed down, and he came almost to a full stop. Then he started forward again.

"She *must* tell him," he muttered determinedly, and opened the gate.

Half-way up the avenue Miss Nora started out of the bushes.

"Whatever kept you, Jacks," she uttered breathlessly. "Is there a letter?"

"No letter, Nora," said Jackson.

There was a moment's pause.

"Oh, the little devil, the little devil," ground out Miss Normanby between her teeth; "if I only had him here! And Dad's gone off to the meeting. What am I to do, Jacks; what am I to do?"

"Upon my soul, Nora," muttered Jacks lamely, "I can't tell you."

"Think, man, think, can't you?" She grasped his arm and shook it furiously. "Am I to tell Dad or not?"

"Look here, Nora," said Jackson, "I can't think. I'm ninety-five pounds short in my cash ——"

"Oh, hang your old cash," cried Miss Nora. — "I don't mean it, Jacks. I'm real sorry; but can't you spare a thought for me?"

"Well, upon my soul, I like that," returned Jackson with heat, "when it was thinking of this infernal Spanish business made me lose my money. You must come along to the manager, Nora. Do now. He's had any

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amount of experience. He'll advise you, and we can still get to the meeting in time."

Miss Normanby stood for a moment in hesitation.

"I can't, I can't," she burst out. "I'd die of shame if it all turns out to be a fraud, and he finds out what a juggins I've been!"

An inspiration came to Mr. Jackson.

"Listen, Nora," he said; "you remember that fifty pounds? You thought I gave it to you. But I didn't. It was the manager. And not from the Bank at all. Out of his own pocket, for fear you'd be in a hole."

Miss Nora did not speak for a moment. Then, "I say, Jacks," she asked with a curious inflexion in her voice, "did he give it to me off his own bat — you didn't ask him, I mean?"

"It was his own notion entirely," said the cashier. "Of course I'd have given it to you myself if I'd had it," he added hastily.

"And after I'd played him that rotten trick about the rat," continued Miss Nora, unheeding. "Come along, Jacks, quick," she cried, hurying towards the gate. "There'll be time enought to stop Dad afterwards if we don't lose a minute. Quick, quick, Jacks; come along!"

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CHAPTER XXIV

THE hall door of the Bank was opened by the manager himself, with his hat on, ready to go out.

"Keep cool, Jackson, my son," said the manager, stepping back to admit his agitated subordinate; "your ninety-five pounds have turned up — a hundred of gold put up in a five-pound silver bag. 'Infinite riches in a little room,' eh?"

"Whoop!" shouted the delighted cashier, dancing round in momentary forgetfulness of Miss Normanby out on the steps. "Nora, Nora," he called, "come in. I've found my money."

"Gracious," exclaimed the manager, throwing wide the door, "is Miss Normanby there?"

Miss Nora stepped into the hall and stood dazzled in the light. A deep blush intensified the glow of exercise in her cheeks, and her curls hung round her face in an adorable tangle. As she looked at the manager with a swift shyness clouding the frankness of her eyes he felt twenty-five again.

"Oh, Mr. Wildridge," she began, "you'll think me awful coming to see you like this ——"

"Faith, it's the last thought in my mind. Sure I'm only an old fellow," said the manager, pressing her hand with a warmth somewhat out of keeping with his words. "Come upstairs, children, and I'll have in Jane to play propriety — when she washes her face."

"We can't, Mr. Wildridge," said Miss Nora breathlessly. "There isn't time. I'm in such a dreadful hole; oh, won't you advise me and help me?" Her voice shook.

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"And will I not?" answered the manager, patting her hand reassuringly.

"Quick, Jacks," said Miss Nora eagerly. "Tell him. There's not a moment to be lost."

In as few words as possible Jackson ran over the whole episode of the Spanish turnkey. All the time Miss Nora looked anxiously in the manager's face. But it remained impassive. Only when the recital came to an end his soft patting of Miss Nora's hand ceased, and he laid his hand firmly on hers.

"Can you stand a hard knock, big girl?" he answered to her anxious look. Miss Nora nodded without speaking.

"It's just an old, old swindle then, my dear," said the manager; "but an ingenious one that might have taken in more experienced people than you or your father. I wish, I wish you had confided in me long ago. Never mind now," he added hastily, as the girl's lip trembled; "we're all right still. There's time yet to stop your father from promising anything. Keep up your heart."

"But he 's gone to the meeting half an hour ago, sir," said Jackson.

"Never say die," returned the manager, throwing open the door. "Maybe Finnegan will be in the chair; and I hear he's a terror. Bang the door, Jackson. Come on now, children" — he grasped Miss Normanby's hand and broke into a run — "make for the Town Hall like ——"

"Like blazes," whispered Miss Nora mischievously, her spirits rising as she ran. "Are you shocked?"

"The very word I wanted," answered the manager gaily. "And amn't I delighted to see you keeping up your heart."

"Oh, hang the old money," panted Miss Nora, "if we're only in time to save Dad."

"And we will be, too," said the manager between

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gasps. "Look at the crowd. The meeting's not half over."

"Make for the back door, sir," panted Mr. Jackson from the rear, "and we'll get straight up on to the platform. My goodness, sir, it's packed with people!"

And by this time indeed, between the news of the disturbance inside and the timely shutting of the front doors by the caretaker, the back door of the hall was besieged by forty or fifty people, while the condition of the passage and stairs was indescribable. A mingled stream of shrieks, appeals, and oaths floated out on the night, but only stimulated the desire of those outside to obtain entrance. Every few moments the crowd at the door was violently convulsed, a disheveled figure would emerge, and the numbers would be diminished as the rush into the vacuum created packed the passage even more tightly than before.

"No use trying there," said the manager. "Make for the front door."

"Wait a minute, sir," said Mr. Jackson, recognizing the latest fugitive from the crush. "Terry," he asked eagerly, "do you think we could get Miss Normanby up by the stairs?"

Terry's disconsolate glance at the tattered skirts of his coat changed to a smile as he looked up and recognized the cashier.

"Sure, Misther Jackson, ye can't do betther than try. An' bedambut if ye get her the length of the foot av the stairs, she'll get a squeeze the like av she niver got in her life before, not makin' little av yourself, Misther Jackson, in any way."

"Come on to the front door, sir," said Jackson in some confusion. "Maybe it's not so bad."

"Listen, now, Misther Jackson," whispered Terry anxiously, "you're makin' a mistake. The divil a bit harm it'll do her. Slip your arm round her waist as ye go in, an' she'll think you're doin' it all yourself.

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Run," he cried suddenly, "bedambut the boss is away wid her!"

When Jackson reached the front of the hall he found his manager parleying with the caretaker through the door.

"It's Miss Normanby, I tell you. She wishes to speak to her father."

"That's not Miss Normanby's voice," came from inside. "An' anyway you can't get Mr. Normanby now. He's up speaking."

"Oh, Mr. Wildridge," cried Miss Nora in an agony of distress, "we're going to be just too late. Let me in, Robinson, you old fool, or I'll not leave a window in the place!" She looked round hastily for ammunition, and as luck would have it picked up one of Paddy Rogan's plundered potatoes that he had dropped going in, as being insufficiently boiled.

"Don't, Nora, for goodness' sake," begged the alarmed cashier as Nora raised her hand.

"Shut up, Jackson," ordered his chief sharply. "Put it through the fanlight, quick," he said to the hesitating Nora. "It will maybe interrupt the meeting."

But that moment the door opened cautiously, and the next the three were inside over the prostrate body of the overturned caretaker.

The hall was packed, and every passage closed with a dense mass of humanity. Away at the platform end the venerable figure of Mr. Normanby could be dimly descried through the haze of dust raised by the approving stamp of feet. Every now and then his clear thin tones could be heard between the bursts of applause.

"We can never reach him," gasped Miss Nora. "Oh, Mr. Wildridge, what are we to do?"

"Wait," cried the manager, hastening back to the door. "Here, caretaker, push through the crowd — they'll let *you* pass — and tell Mr. Normanby his daughter is ill. A sovereign if you do it. Hurry,

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now — don't blarney!" He pushed the bewildered man into the skirts of the crowd.

For a few feet the caretaker made progress. The crush at the door was not quite so dense as in the body of the hall, and the attempt of the caretaker was a surprise. But the instant his purpose of interruption was divined, he was wedged hopelessly, and a dozen brawny fists awed him into silence. All he could do was to signal to the manager the hopelessness of further struggle.

"Call, Nora," cried Mr. Jackson in spluttering excitement. "Call; your father will recognize the voice."

But the attention of the audience round the door had been attracted by the caretaker's attempt. In some mysterious way they realized that the diversion was a hostile one. At his daughter's ringing "Dad!" Mr. Normanby paused for a puzzled moment; but all else was lost in a burst of applause from about the door. In vain Miss Nora flashed lightning on the offenders from her indignant eyes. Every time she attempted to speak her words were deliberately drowned.

"That's right, boys," cried Paddy Rogan as she desisted breathlessly; "don't let her speak. She wants to keep the money in the family, and not give the poor man a chance."

A menacing roar of "Silence!" rose from every part of the hall. In the pause that followed, Mr. Normanby's voice traveled clear and distinct to the trio at the door: "Time now that I came to my share in the venture ——"

Miss Nora turned to the manager in despairing resignation. But her lip quivered.

"It's all up, Mr. Wildridge. You've been a brick." A sudden spasm of fury seized her. "Oh, that scoundrel Rogan!" She spun on her heel and glared at the triumphant face of her persecutor. His triumph was short-lived. Like a stone from a catapult the potato flew from Miss Nora's hand. Paddy's bellow of an-

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guish as it took him full in the left eye was followed by a peal of laughter from his delighted cronies, who acknowledged the poetic justice of his calamity. Again a roar of "Silence!" burst from the remainder of the audience. The speaker paused uncertainly.

"By the powers," ejaculated the manager, slapping his thigh in delight, "I have it! Quick, blow down a gaspipe. Where's there an unlighted jet?"

Miss Nora jumped into the air, clapping her hands.

"Oh, you darling," she cried. "Lift me, Jacks. There's one above your head!"

Mr. Jackson passed his arm round her waist.

Infatuation seized him at the contact. For an infinitesimal instant he pressed her to him. The next he staggered back with his face tingling from a slap delivered with all the force of Miss Nora's vigorous young arm.

"You fool — you fool!" she hissed in white rage. "Oh, Mr. Wildridge, lift me, quick!"

Instantly the manager swung her aloft.

"Blow now, daughter," he cried anxiously, "blow like — like blazes!"

All the breath in Miss Nora's lungs exhaled in one desperate puff. She drew a deep inspiration and again blew into the jet.

"That should do," she gasped, and slithered down inside the manager's arms. She stood there close beside him. The manager's right arm lay lightly round her waist. She grasped his hand convulsively. All three looked eagerly at the door of the hall.

Slowly the light failed. The one jet in their view shrunk little by little. Semi-darkness fell on the hall. Some one screamed. But the voice of the orator continued placidly, a little louder even, the better to cope with the diversion:

"And out of the great wealth that has come to me I propose to assist this project by taking up shares——"

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("Oh," breathed Miss Nora. The gas-light shrunk to a blue pin-point) —"to the extent"— Mr. Normanby made a dramatic pause — ("Oh, quick, quick," prayed Miss Nora frantically) —"of ten thousand pounds!"

The gas flapped faintly and went out.

Instantly pandemonium arose in the hall; a tumult of cheering, shouting, and screams. Wives called piteously on their husbands and children; children howled for their parents, and their fathers alternately swore and pacified them; the town youths whistled shrilly to their chums; forms fell heavily, and people tumbled over them. A confused mass of humanity poured out of the hall laughing, cursing, shrieking, and struggling. In an instant the vestibule was filled. The caretaker, cast up against the doors by the first wave, tugged frantically at the bars and roared encouragement high above the tumult. But, as usual in such places, the doors opened inwards, and all his efforts were fruitless. A dismal wailing of women arose as the pressure from the hall increased. For a few minutes tragedy was at hand. Then some one thought of the emergency doors at the side, which opened outwards. The bolts were pulled, and in a twinkling a dense current of men, women, and children foamed into the street.

At the first rush the manager had drawn Miss Nora into a safe corner behind a pillar.

For a sickening space of terror she clung to him as the dreadful crush increased.

"Oh, Mr. Wildridge," she sobbed, "they'll all be killed, they'll all be killed; and I did it!"

The manager shielded her protectingly, and patted her shoulder softly. She could not hear his murmured words; but the tone was cool and confident, and with an effort she became calm. Then suddenly the side doors burst open. The pressure at once slackened. The front doors were forced back from outside, and the

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crowd poured out in a broad, almost orderly mass. Her anxiety for her father, momentarily obscured by the instant stress of peril, returned with full force.

"Oh, Mr. Wildridge," she moaned, "poor Dad, poor old Dad. How will I tell him now, when he has pledged himself before the whole town? The disgrace will kill him, it will kill my poor Dad."

She laid her head on the manager's shoulder, and burst into a convulsive spasm of distress.

The manager's arm tightened round her waist. With his other hand he stroked her hair softly.

"Easy, Nora girl," he murmured soothingly, "don't distress yourself like that. Be a plucky big girl, as you've shown yourself to-night. Let me think it all out, and maybe you'll not need to tell him."

He felt her raise her head.

"Can you do anything?" she uttered in incredulous delight; "oh, can you do anything?"

He drew her closer to him in the darkness. The very immaturity of the lithe young body that yielded towards his thrilled him headily. What is philosophy in such a moment, even when a man is thirty-eight?

"Nora," he whispered unsteadily, "if you'll trust me I'll get you out of this mess should I die for it!"

"Oh," she murmured — he could scarcely catch the shy whisper — "I'd trust you with anything."

Her head sank forward on his shoulder, the cool, fresh cheek touched his. Slowly the manager raised the half-reluctant chin, then bent his lips to hers.

"No," muttered the girl appealingly; "please, no — *please* — I promised mother — only to ——" Her voice died into a whisper, and with a sudden movement she hid her face again on his shoulder.

"Only to whom, Nora?" asked the manager thickly.

She moved her head a little. The soft mouth touched his ear.

"You — you know," she breathed.

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Not even the guardian angel of the middle-aged is always at his post.

Swiftly the manager bent his head. The little chin yielded to his coaxing pressure. The fragrant lips were just beneath his.

At this moment the manager's eye caught the arc of phosphoric light as the head of a match hissed along the leg of the caretaker's trousers. The experience of a youth not devoid of gallantry served the manager well. Before the gas flared he and the bewildered Miss Nora were being borne down the steps by the thinning stream of populace.

As they emerged from the crowd gathered round the doors they were pounced upon by Jackson.

"Hallo, sir," he exclaimed joyfully; "I thought you were both done for."

"We were very near it, Jackson, my son," said the manager soberly. "Another second or two, and it was all up with us. Is Mr. Normanby all right?"

"Right as a trivet, sir," returned Mr. Jackson. "There was no rush by the platform."

"Then, hey! for the Rectory, Miss Normanby," cried the manager, tucking her arm into his. "Which street, Jackson? Oh, by the way," he said, as the cashier rather pointedly took up a position on the manager's side, "don't you know Miss Normanby?"

"Bearing malice, are you, Jacks?" demanded Miss Nora with her normal ease of manner.

"No," answered Mr. Jackson after a slight hesitation. He changed across to Miss Nora's side. "But if I wasn't in good form after finding my ninety-five pounds, I would. You've a hand like a blacksmith, Nora; and you're deuced fond of using it."

"Now look here, Jacks," said Miss Nora, "it *was* the wrong time to play the goat, wasn't it?"

"I wasn't doing anything," protested Mr. Jackson.

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"But I say, Nora, how are you in such good form? I thought you'd be in the dumps altogether."

The manager was conscious that his arm was receiving a little squeeze.

"Mr. Jackson," he said rather formally, "I've been telling Miss Nora that I think there's a possible way out of the tangle. Mind, I'm not *quite* sure that there is" — he heard Miss Nora's gasp of dismay, and resolutely drew her arm farther into his —"but if you two children will let me think hard between here and the Rectory gates I hope to be able to see daylight."

With the exception of a curt "Shut up, Jacks," from Miss Nora in answer to a prefatory cough of the cashier, silence was observed all the way.

"Well?" asked Miss Nora hopefully, as they stopped at the gate.

"Don't vex your curly head about it to-night then, Nora," said the manager, a little fatherly; "for I think I can find a way."

"Really and truly?" said Miss Nora slowly. She came nearer him as she stretched out her hand.

"Really and truly," answered the manager. His tight, lingering hand-clasp was by no means so fatherly. "Sleep well; Jackson and I will pull you through. And not a word to Mr. Normanby. I'll see you to-morrow evening, sure."

"No," said Miss Normanby, and only one of the two men marked the note in her voice; "if you tell me not to, I'll not worry. 'Night, Jacks."

And her retreating steps on the gravel walk sounded firm and confident.

"By the Lord Harry, Jackson," said the manager, looking after her, "she's a great girl. And now, my son, don't say a word to me except 'Good night.' I have a bit of meditating to do; and to-morrow you and I will put our heads together."

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The manager sat over the fire in deep thought for the space of two pipes. Then he knocked out the ashes of the second slowly against the heel of his boot, blew through the pipe absent-mindedly, laid it on the mantelpiece, and turned to his bedroom. After undressing he stood up in his pyjamas for a minute or two, then walked over to the looking-glass, and gazed thoughtfully at the baldness above his temples. He stood there for another minute or two.

"I don't care a d——n," he said suddenly and violently, blew out the candle, and jumped into bed.

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CHAPTER XXV

BUT in the morning vitality is at its lowest and common sense has proportionately increased. The manager, pacing up and down his dining-room waiting for breakfast, had lost his overnight look of complacency, and each fresh contemplation of his bald temples in the sideboard mirror seemed to add to his uneasiness.

Nevertheless, when the current of his thought turned to the previous night, his features relaxed.

"No, I've never met a girl to be compared with her," he reflected, "straight and frank and loyal, and as fresh as a spring morning. And the eyes of her, and the hair, and the figure. And that's nothing to what it will be in five years' time.— Aye, you old fool," he apostrophized himself —"and by that time you'll be nearly forty-four. Oh Lord, why didn't I meet the like of her ten years ago." His thoughts floated away in a day-dream.

Presently he pulled himself up with a start.

"Now, Anthony, my son," he addressed himself seriously, "all this is mere physical attraction — well, the basis of it is. She might be as frank and as loyal and as loving — and gad, how she loves her old father, and how she sticks to him, and how she'll love some lucky fellow, maybe Jackson, some time — but if she weren't the young Diana she is, how much would you care?

"It might be Jackson too. He has much on his side, youth and good looks, and propinquity. And the boy is attracted by her. He was first in the field too. In common sportsmanship you couldn't enter against him, my dear Anthony.

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"Yes, you could, and without any treachery. He doesn't really appreciate her. So far she's nothing more to him than a jolly girl comrade. She puzzles him nearly as much as she attracts him. If he left the town to-morrow he'd forget her for a new flame in a month's time. Look how he wavered towards that commonplace little Miss Woodburn.

"But could you cut him out? She likes you; you know she does. You've tried to make her like you. Could she be brought to do anything more? Have you tried to bring her to do anything more? *And have you succeeded?*

"Putting Jackson out of the question, can you withdraw in honor to somebody else? Was she content to yield to your kiss last night? You know what value she attaches to a kiss; yes, you do; she told you. Was she willing to give you the kiss and the implicit pledge?

"No," said the manager violently to himself, "preposterous, ridiculous! I won't consider it for a moment, I *won't.*

"And look here, Anthony, my son," the manager took himself in hand seriously, "here you are with a comfortable house, a good job, a certain amount of leisure, all the books you are ever likely to read — though you'll buy more — and plenty of time to read them. Would you be such an infernal ass as to bring in a young Eve into this Paradise of yours, to drag you off every fine afternoon to play golf or tennis, or maybe — Lord knows — to hunt rats, and in the winter-time to turn you out of your comfortable arm-chair that you may take her off to a dance where every young fellow in the room will be whirling her round and you propped up against the wall looking at her a deal oftener than she'll look at you? You'll not be in this little place always, you know; in fact, if you married her, the Bank would make a point of moving you.

"Oh, you can dance, I know you can and you fancy

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yourself at tennis still, and you were a good cricketer, and can potter at golf. But was your heart ever in these things? Wasn't the quiet half-hour among your books before you turned in worth them all? And then there's your books themselves. She's a darling girl, no doubt, and not so unlettered as you thought. She once took up an allusion of yours rather cleverly. But would she really have the true feeling for books — your feeling? It is not to be hoped for.

"You know she would turn down leaves to mark her place; you know she would lay open books face downward on breakfast tables, and that a grease-spot would spoil the finest passage in Shakespeare for you; you know she would set hot teacups and damp flower-cases on your most beloved bindings; you have seen her fatal facility in marksmanship; if she wished to shy something at the cat and a book were at hand, would she pause to seek a less hallowed missile?

"And there are your books at your hand, arranged as seems good to you and — well, moderately unchanging in their order. Think of dusting housemaids and spring cleanings. A bachelor may blackguard his domestics, but a husband daren't. And your shelves are catholic in their hospitality. You have no Chamber of Horrors. You have outgrown the prudery of your callow days. There is old Rabelais jostling Izaak Walton, and Sterne cheek-by-jowl with Sir Thomas Browne — for all you know discussing the propagation of men and trees; and over there in a corner the 'Memoirs of de Grammont' side by side with 'Grace Abounding.' Could you expect, or would you desire such mellow tolerance in a wife; and if you found it, for how many years would that put off the evil day when you must have not one but a host of skeletons hidden in your cupboard from certain young eyes?

"Then there's another side of it." The manager took down a handbook from the mantelpiece. "Ac-

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cording to the best insurance statistics — and insurance figures don't lie, whatever agents may do — your expectation of life is twenty-eight years and hers is forty-four. When you die you'll leave a comparatively young and fresh woman to drag out sixteen years in loneliness, that is if she doesn't marry again — the very thought of which, my dear Anthony, even though the contingency is twenty-eight years away, is simply damnable. No; your course is clear."

The manager rose to his feet again, and began to walk up and down the room more uncertainly than one would have expected in the case of a man who had just made up his mind.

He came to a stop on the hearthrug, and stood there thinking hard.

"Look here, Anthony," he apostrophized himself with decision, "maybe you're right, maybe you're just a selfish, lazy fellow, and don't want to give up your books and your ease; and maybe there's a trace of unselfishness and consideration for another there too. But what you are going to do is this: the girl is in a hole, and a bad hole; and you can get her out of it and leave her better off and delivered from all the worries and temptations of the hard-up, especially the hard-up girl. If you've been a little thoughtless and indiscreet, *that* is your atonement; and when it's accomplished you're going to call quits whether your conscience likes it or not. No more philandering. Henceforward your attitude towards Miss Nora Normanby is to be strictly fatherly. And whoever she may marry in the end, decidedly Jackson must get his chance.

"We'll hope, my dear Anthony," continued the manager, as he made his way down the stairs with a preoccupied air, "that you won't be exposed to anything very special in the way of temptation; for a worse hand at keeping resolutions as far as girls are concerned, I'm not acquainted with. And now," he pulled himself to-

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gether as he turned the handle of the office door, "to hearten up the flagging Jackson."

An opportunity at once presented itself. Mr. Jackson was leaning against his desk chuckling heartily over a very dilapidated document.

"I say, sir," he cried, "read this. It's a letter from Liza O'Brien, one of our billholders."

The manager took the letter from his subordinate's hand:

"DEAR MR. JACKSON,— I take up my pen to write you these few lines on account of our bill been due on the twenty-ninth. I want you to renew it for another month as we were killing pigs we fetched the Butcher this last Monday and the were all red spots and he says that the will not do to kill for another fortnight and do please the new man will not say a word I am sure as I am laid up since Tuesday morning I have got another Baby on Tuesday morning that is 13 of them 8 boys and 5 girls I think I have my share. Dear Mr. Jackson I hope your Mistress will never overtake me for it is a queer trial rearing a big family and my Husband got his back renched lifting the chill plow and has not been able to go about since April we never had as bad crops as long as I mind and our store cattle did not thrive forby there was no price for them we hardly made the grocer's bill instead of making fifty pounds so you can fill the bill and give it to the wee boy and as soon as ever we kill the pigs I will take you in all I can and please do this for me as I am lying and I will never forget you for it and I will send the bill to Mr. Dickson and he will sign it and take it up to you and the Interest I will depend on you doing this much for me as I am in Bed and can do nothing for myself I did not sleep a wink last night just thinking about it for fear of you not been able to do it for me I was glad to hear of you getting married and getting such a fine girl as you have got I

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seen her often coming out of her father's church the more she does not know me I wish you all sorts of happiness. I hope she will never know to do what I have to do.

"Respectfully yours,
"LIZA ANNE O'BREEN."

"You may consider the bill renewed, Jackson," said the manager, handing back the letter. "My heart isn't hard enough to resist that appeal. Where does she live, by the way?"

"About four miles out, sir," answered Jackson.

"So far?" queried the manager. "Your little affair of the heart seems to have traveled pretty widely. Liza Ann has got it quite pat."

Mr. Jackson turned up his cuffs with a rather gloomy air.

"My little affair of the heart, as you call it, sir, is off," he said at length.

"Good gracious, why?" exclaimed the manager with outward surprise and inward dismay.

"I don't think I have any chance," responded Jackson, shaking his head disconsolately.

"Why, whatever put that in your head, my dear fellow?" demanded the manager. "You were as thick as thieves last night when you called here."

"Yes, but what about later on," asked Jackson a little resentfully. "You know what I mean quite well, sir."

"But, surely, my dear boy," protested the manager, "you don't mind an old fellow like me ——?"

"It's all right, sir," put in Jackson a little maliciously, "you didn't look so devilish old when you were standing with your arm round her last night. I don't really mean anything, sir," went on Jackson, "for of course you're far too old for her"— the manager was divided between melancholy and humor at the pang

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his junior's words caused him — "but you saw what I got when I tried it. My cheek is warm yet." And Mr. Jackson put his hand to his face.

"Well now, Jackson, my lad," said the manager a little pontifically, "you won't mind an old campaigner like myself pointing out to you that you made rather an error of tactics last night. Your little caress was undoubtedly ill-timed. The proper moment to offer it was not when you were raising the young lady up, but when you were letting her down again. And there are two reasons why that is so. First of all Miss Nora was desperately anxious about her father, and the successful interruption of his speech had become a matter only of seconds. In the next place you ought to have remembered that until after she had blown down the gas-pipe from those healthy young lungs of hers there would be no diminution in the volume of light, and that Amaryllis, just as much nowadays as in the times of Mr. Milton, prefers to be sported with in the shade."

"All the same, sir," threw in Jackson, "she let you put your arm round her before the light went out."

"I know, I know," said the manager patiently; "but you don't understand. That was on account of my age. It is one of the melancholy privileges of the middle-aged, my dear Jackson, to be able to slip one's arm round a pretty young girl without her considering it a hug at all. It simply doesn't count. You might do it in broad daylight and she wouldn't care a button. But it's quite different in your case. You are a young man and a possible suitor, and technically any properly brought up young maiden of a certain grade of society is supposed to be horrified if you attempt to hug her. Of course it's a convention. But in a highly civilized society such as ours conventions are necessary. We are all subject to them, but young girls particularly so. They drink them in with their mother's milk. How far the said conventions conform to natural instincts I cannot say.

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To the lay mind these things are puzzling. For example, if you blundered into a girl's bedroom when she had her blouse off she'd probably go into hysterics; but the same girl will undress herself at least equally naked to go to a dance that night and not turn a hair. What exactly are the natural feelings of a young girl about being hugged by a young man, you and I, Mr. Jackson, will never find out — I don't suppose, at this stage of the world's history, the girl could tell you herself; but the one safe and indisputable rule in these days of our civilization is that if you are really anxious to kiss a girl you have a much better chance in the dark."

At this point in his little address the manager suddenly stopped short. There had flashed on his memory a certain half-passionate scene and a few faltered words. He did not speak for a moment or two, and when he resumed it was in a much less artificial tone.

"I don't know, Jackson, my boy, whether you'll marry Miss Nora, or whether you'll marry anybody; but it's my duty to point out one great disadvantage of bachelorhood prolonged too late. It leads to coarseness and a habit of cheap cynicism. You may have observed it in my case; at any rate I have observed it in myself. Put what I have just said out of your mind. If there is a grain of truth in it, at least it does not apply to Miss Nora. In the first place I am inclined to believe that there's a good deal more of Artemis than of Aphrodite in her composition — (I suppose you haven't read much classical mythology; far better not, it's a waste of time for a bank man, but I can't well be more explicit) — and in the next place she's much too loyal and single-minded to give her caresses except where she has given her heart. I'll tell you my frank opinion of Miss Nora. I think she's one of the finest girls I have ever met, and that the man who gets her will be the luckiest man in Ireland. There now; that's the plain truth, an article very hard to obtain from a man over thirty-

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five, especially if he's been managing a bank for any length of time."

"I know that what you say about Nora is true, sir," answered Jackson with sincerity. He played with his pen for a second or two. "The truth is, sir," he said a little reluctantly, "although I think an awful lot of her, I find it very hard lately to look at her in that way — I mean in the way of being spoony. She's the very devil to chaff, sir; I wish you'd seen the ass she made of young de Bullevant on the sandhills that day. I don't mind a fig about that, of course; she can make as big a fool of him as she likes; but she made nearly as big a fool of me in the end; and laughed just as much at me as at him. I don't think there's very much spooniness in Nora, at any rate for me. It's all right what you said about kissing her in the dark, but if she'd had any fancy for me she wouldn't have near blackened my eye."

"'*Perhaps it was right to dissemble your love,*
But why did you kick me downstairs?'"

quoted the manager. "Is that it, eh? — All the same I fancy that in the matter of what you call spooniness Miss Nora is just the same as all other daughters of Eve." The manager's thought glanced back to the night before, but he choked down the misgiving ruthlessly.

"Then there's another thing, sir," said Jackson. "When I was a bit soft on her at first I never thought of the money side of things at all; but when the talk of the fortune showed me what an advantage it would be for a man in my position to marry money, it put me in mind too of how hard it would be for me to marry without it. Mind you I'm not mean, sir; but I can't help seeing that now."

"I don't think you're mean at all, my dear Jackson," said the manager. "It's a case of common sense, the

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greatest marriage-marrer in the world. But suspend your judgment — till you've heard my little plan.— Who the devil's this, Jackson?"

A little bright-eyed woman pushed briskly through the swing doors, and marched to the manager's desk with an air of decision, nodding to Mr. Jackson as she passed him.

"Mr. Wildridge, I believe?" she said in a rather exaggeratedly business manner. "Good morning. I am Mrs. Woodburn. Mr. Jackson knows me. I wish to see you on a private matter."

"With pleasure," said the manager, bowing. "Would you mind passing through the door to the left?" He raised an interrogatory eyebrow to Jackson as he slipped off his stool.

"Mrs. Woodburn," whispered the cashier cautiously. "Mother of that pretty little Miss Gertie. Supposed to have a good income from money her husband left her; but nobody knows how it's invested. Does her banking in Belfast. Decent little body; fancies she's a devil of a business woman; and doesn't know near as much as she thinks."

The manager nodded comprehension, and passed into his private office.

"Now, Mr. Wildridge," began Mrs. Woodburn at once, "I won't detain you. You're a busy man; I'm a busy woman. My errand is this: A woolen manufactory is about to be started here; doubtless you've heard of it. Well, the town will boom. Many more people will come to live in it. There will be a great demand for houses. I intend to take a plot of ground and build — to my own plans of course — two semi-detached villas costing about eight hundred pounds, and I desire to borrow the money here."

"All of it?" queried the manager.

"All of it," answered Mrs. Woodburn with decision. "My late husband, who was no business man, sank all

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his money in an annuity for my benefit, I sometimes think out of ignorance of my capacity. Excuse me now; I know quite well what is required. You will need security. Very good, I will give you the lease of the ground on which the new property will be built. That should be quite satisfactory, I think?"

"But ——" began the manager.

"Now please don't waste any time, Mr. Wildridge," said Mrs. Woodburn. "I know it is usual for banks to pretend a certain amount of hesitation in lending money. But kindly spare *me* that. I am a business woman. The houses will be quite good value for eight hundred pounds. Mr. Keffey, our local builder, is to put them up according to my directions, and he says they will cost at least that amount. I am sure you won't question his integrity."

"Certainly not, my dear madam," said the manager smiling, "but ——"

"Very well," interrupted Mrs. Woodburn with asperity, "apart from the situation — and there would be a most delightful sea-view from the top bedroom windows — you would have as security the eight hundred pounds' worth of building material of which they would be constructed."

"Oh, well you know, Mrs. Woodburn"— the manager smiled even more urbanely —"you must allow some little amount for Mr. Keffey's profit."

"That would be very little indeed," interposed Mrs. Woodburn. "The poor man's very hard up at present, and would do the work for me for nearly nothing. I am giving the job to him almost as a charity."

The manager's sense of humor tempted him to dally a little with the situation.

"I am afraid the least a builder would expect to make would be ten per cent. on the total cost of the buildings," he said. "Mr. Keffey would hardly work for less than that."

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Mrs. Woodburn drew herself up sharply, and glared at the manager in indignant astonishment.

"Do you mean to tell me, Mr. Wildridge, the — the cheating little wretch would have the effrontery to charge me ten per cent? Ten per cent.! Why the most the Government gives on money is two and a half, and even at that the price of their stock has gone down. The little swindler. I will go straight down to him this minute and tell him what I think of him. Of course you won't mind my quoting you as my authority."

"But Mrs. Woodburn, Mrs. Woodburn, wait a moment," exclaimed the manager, hastily putting himself between her and the door. In the intervals of internal self-blasphemy he sought wildly for a colorable explanation. "Er — of course he would have to pay his workmen out of that, which would leave him practically nothing for himself — practically nothing."

"I see," said Mrs. Woodburn sagely, seating herself again. "You relieve my mind. I was afraid he meant to get the better of me ——"

"I don't think any one will do that," murmured the manager diplomatically. "I know I shouldn't like to attempt it."

"I think it would be difficult, Mr. Wildridge," said Mrs. Woodburn with a gratified smile. "Yes, I really think it would. But now, what is the trouble about the security? You as good as admit that my houses would be good security for eight hundred pounds. Why do you demur to taking it?" Mrs. Woodburn drummed her fingers on the table and looked at the manager expectantly.

"I will explain," said the manager. "Just pardon me a moment while I arrange my thoughts. Really, madam, you are so keen that I positively feel quite nervous before you. It's this way," continued the manager. "If you wished to sell the houses, what with your undoubted business capacity and your experience in

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building house property you would be able to secure the value of them, possibly indeed even more. No one would venture to attempt getting the better of *you*." Mrs. Woodburn's features sensibly relaxed, and she leaned back in her chair, nodding slightly.

"But in the unlikely, the *very* unlikely contingency of the Bank's having to realize their security — it is a delicate subject, but as you know, Mrs. Woodburn, the hand of Death may not *always* spare the most valuable member of your household. Of course I am not saying anything derogatory to your late husband, but ——" The manager looked expressively at his customer.

"Please do not apologize, Mr. Wildridge," said Mrs. Woodburn. "Perhaps it *was* as well for my dear girl that it was my husband and not I that was taken away. Poor David was a timid man in money matters."

"Well then, Mrs. Woodburn, suppose, as I say, that the Bank had to realize the security: they would be obliged to leave the matter in my hands. As you know, I have practically no experience in such affairs; every one would be quite aware of that, and as a result any prospective buyer would want a thief's penny of the bargain. The property would be sacrificed, my dear madam, sacrificed. I see you agree with me," continued the manager hurriedly. "Of course you observe the point at once. Now I would suggest that you follow the usual custom in such cases, which is, as you are aware, to support the deeds with a Letter of Guarantee, say of some well-to-do relative — no doubt you have many such who would be only too delighted. To you I need hardly explain the nature of a Letter of Guarantee. It simply means that some one makes himself or herself responsible for the amount of your debit here."

"I quite understand," said Mrs. Woodburn. "There will be no difficulty about that. My daughter will do so. I may tell you, Mr. Wildridge, that on her coming of age she becomes entitled to property bringing

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in two hundred per annum. It was left to her by her uncle Samuel — a dear man who was very fond of me. He died a bachelor, Mr. Wildridge," said Mrs. Woodburn significantly. "A very fine man."

"I yield to no one, Mrs. Woodburn, in my admiration of bachelor uncles," said the manager feelingly. "May I ask if your daughter will soon be of age?"

"In about two years," answered her mother; "but of course that does not affect the case."

"I am afraid it wouldn't be possible," said the manager with deprecation, "for your daughter to make herself legally responsible for the debt until she came of age."

Mrs. Woodburn again sat up sharply in her chair.

"I am really becoming annoyed with you, Mr. Wildridge," she said indignantly. "You keep raising objection after objection. I think you forget that there is another bank in the town. You must be quite well aware that if my daughter passes her word she will make it good whether she is of age or not. Kindly tell me definitely, are you willing to lend me the money?"

"My dear madam," said the manager, "I need hardly tell you how delighted the Bank would be to oblige you in any way. But the expenditure of eight hundred pounds is a serious matter, and it's well to look at it from all points of view. Now I was greatly struck by the very wise suggestion you made at the beginning of our interview that the future of house property in Portnamuck would almost entirely depend on the success or non-success of the woolen manufactory. It was a very prudent and farseeing view to take — very. Of course, as I have stated, should you decide to go on with the building at once, the Bank would no doubt facilitate you in every — er — reasonable way. But I think there is a great deal to be said for your original determination to defer building until you see how the manufacturing project shapes. Then in the event of its not proving a success ——"

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"In your opinion it won't succeed?" queried Mrs. Woodburn.

"Oh, not at all," said the manager hastily. ("Blast the woman," he groaned to himself, "one way or another she'll ruin me!") "On the contrary it will probably do well. But you are very wise in deciding to wait till success is assured. I don't wish to blarney you, Mrs. Woodburn, but candidly you show a degree of judgment that I wish I could always emulate."

"How long do you think it would be advisable to wait, Mr. Wildridge?" asked Mrs. Woodburn. She had abated nothing of her curt business manner, but the manager read gratification in every lineament of her face.

"I would suggest about — yes, about two years," said the manager. "That will allow a year for building the factory, and a year to give it a fair trial. And in the meantime you will probably find it much more convenient to do your banking business here than in Belfast. I would suggest that you transfer your account to us. You are practically a client of the Bank as it is.— Oh, certainly, Mrs. Woodburn. By all means think it over. I have seen too much of your business acuteness to attempt to rush you in any way. Good day, Mrs. Woodburn, good day." The manager opened the door for her. "Don't be surprised if I call down for your advice the first time I encounter a knotty problem. Good day."

"I wonder now," said the manager to the closed door, "was the late Mr. Woodburn as ignorant of his wife's business capacity as she thinks? But I must tell Jackson about the little daughter's two hundred a year." Then he paused in thought, with wrinkled brows. "Begad, after all, I won't," he murmured, and reentered the office slowly.

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CHAPTER XXVI

IN the office the manager found Michael Brannegan, Mr. Finnegan, and the seedsman in possession; and the greater part of his morning was consumed in making arrangements for receiving applications for shares, Mr. Finnegan proving little less dilatory than on the platform.

He found the three very optimistic about the success of the flotation, the natural melancholy of the seedsman being temporarily dispersed by a comfortable sense that Mr. Normanby's generosity had relieved the promoters from the weight of the responsibility. In the matter of taking shares, however, they proved decidedly cautious. Mr. Finnegan, while professing every confidence in the future of the company, said that in the interests of his wife, Mrs. Finnegan, he thought it better not to involve himself too deeply until the project was, so to speak, out of the deep waters of danger into the shallows of prosperity. In the meantime he would apply for one hundred shares. Michael, for the first time, probably, in his life, followed Mr. Finnegan; and the seedsman thought that for a man in his position, with his business exposed to all the vicissitudes of an abominable climate, fifty shares would be ample. To the manager's suggestion that it would be better to give the public more of a lead Michael was as usual terse.

"If the public comes in," said Michael, "and the thing is going to *do*, we can come in when we like and allot ourselves what we like. If they won't take the risk we'll be d——d if we take it. D'ye see now, Mr. Manager?"

"And if the public evince any, shall I say trepidation,

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about taking shares, no doubt Mr. Normanby will step still further, as it were, into the breach, being now what," said Mr. Finnegan, "I might venture to call a plutocrat."

"I wish to goodness the company could float and burst," said Mr. Jackson fervently after they had gone, "if it was only to stick that old blathering humbug. If he just knew the extent of poor old Mr. Normanby's plutocracy he'd turn a few shades yellower than he is. But I say, sir, have you thought out anything about what we'll do? I hadn't an hour's sleep last night over it. Bad luck to it anyway. Here we've got the account after the devil's own trouble; and the show's going to be a frost. Nothing in this world turns out as well as you expect."

"And nothing turns out as badly as you expect," said the manager. "Keep up your heart, Jackson, my lad; we'll win through yet. It's not as bad yet as"— the manager reflected, "— as a bad marriage," he concluded with a whimsical grimace for his own benefit. "Leave the whole job in my hands. If I don't save the situation, float the company, and redeem Mr. Normanby's credit, I'll — I'll marry his daughter," he concluded inaudibly.

He slipped off his stool suddenly, and took a few rapid turns up and down the office floor.

"And begad that's the solution of my difficulty," he reflected with elation. "Now, my dear conscience, I refuse to hear another word from you. I'm throwing you an ample sop. You may consider the debate closed. And, Anthony, my boy, put your wits to work. Freedom is the goal, freedom, and your books, and your scribbling, and an easy life — and a self-indulgent one, eh? — Of all the blasted consciences!" declared the manager to himself in disgusted appeal, "I tell you I've made up my mind, and I'll hear no more. And the vanity of you, too. A girl of eighteen, and you twenty

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years older. If she thought about you at all it was to laugh at you for an old ass. Not another word now!

"Jackson," he said, climbing upon his stool again, "send a note to Miss Nora that we'll meet her at the Rectory gate to-night at half-past seven. I'll turn up there, and you can come round from your diggings. And you might put in that I — that we can see a way through the difficulty. No use letting her worry that pretty face of hers into wrinkles.— Now to work. That old scoundrel, Finnegan, has kept me back two hours."

The manager's detachment from himself enabled him to comment somewhat acidly on the fact that he was within a hundred yards or so of the Rectory gate a quarter of an hour before the time appointed; and he was further annoyed to observe that his heart began to beat a little more quickly when he saw Miss Normanby standing just inside her own grounds.

"It's all very fine, Anthony," he ventured; "but there are elements of awkwardness about this meeting. We're all right if she doesn't blush."

She did not blush. There was a certain soft brightness in her eyes that he had never noticed before; but he refused to consider anything but the esthetic side of that matter, and found it sufficiently absorbing.

"Hallo, Nora," he said; and if the tone was fatherly it was that of an affectionate parent.

"Hallo," returned Miss Nora softly. The manager did not take her hand, nor did she seem to expect it. Without words spoken the pair began to walk slowly up the path together; and when Nora slipped her arm into his in a matter-of-fact way the manager's conscience might as well have been in Kamchatka.

"I'm glad you came early," said Nora; "I hoped you would. Let's go on into the house. I'll send down the maid to meet Jacks."

"But what about your father?" asked the manager, checking his step.

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"Poor Dad's in bed. He caught more cold at the meeting, and his old pipes are as bad as ever. It won't be necessary to tell him, will it?" she asked anxiously. "I know you've got a plan, and I don't want you to tell me till you're ready; but I do hope it doesn't mean that we've to tell Dad yet a bit."

"It doesn't then," said the manager. "We'll have to tell him some time. I can't save him from the knowledge that the fortune is a myth; but I think I can save him from humiliation over his offer last night, and that's something."

"It's everything," affirmed Miss Nora. "Dad doesn't care a fig about money except to give it to other people; and if we have to want they'll jolly well have to want too."

"He won't bother in the meantime about the money not turning up?" queried the manager. "That would be awkward, you know."

"Dad won't bother," said Miss Nora. "I told him I was looking after it; and he trusts me just the way I trust you."

There was not a trace of sentiment in the manner she said it; just the quiet confidence that the words implied. The manager smote his conscience violently over the head, and set down the speech to the credit of his status as a banker.

When he went into the drawing-room his glance traveled rapidly over the bookcase, and from that to a volume lying on the table.

"Have you been reading?" he asked. Then, as she nodded, "I see you use a bookmark."

"That's Dad," said Miss Nora. "He hates to see a leaf turned down, and he's trained me till I'm nearly as faddy as himself."

The manager's bosom glowed. "May I look at the book?" he asked. "You're sure you don't mind?" he added, noticing an involuntary movement of refusal.

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"No," said Miss Nora; "I don't mind *your* seeing. It's 'Humphrey Clinker'— are you shocked?"

"Not a shock," said the manager. "I'd been far more shocked if I'd found you reading a sentimental novel."

"That's all right," said Nora with relief. "I was sure you weren't that kind of person; but there's always a risk. Look here," she burst out frankly, "I'd better get it all off my chest at once, and then you'll know the best and worst of me. I've read Shakespeare, and a bit of Ben Jonson, and some Beaumont and Fletcher, and a little Smollett, and nearly all Fielding, and — and dear knows what. I've read lots of other books of course; but I mean I've read those as well. Dad knows, mind. He said he didn't think it would do me a bit of harm; and I don't think it has either. And look here "— Miss Nora turned pink and finished with a rush —"if I've read all those books I'm nineteen and nobody's ever kissed me yet. You know "— the pink turned to furious scarlet —"I told you last night."

"I don't care a d——n if I was fifty," cried the manager to himself. "Nora," he said aloud, and stepped towards her.

As he spoke there was a tap at the door, and Mr. Jackson entered the room. As he turned sharply towards the sound the manager's eye caught a fleeting glimpse of the three of them mirrored in a pier-glass on the wall. In a lightning-flash of disillusionment he recognized a budding youth and maiden, and a man verging on middle age. Before Jackson had finished his greeting common sense had resumed its cold sway over the manager's brain.

"Now, children," he said briskly, "here we are all together. Let's sit down and I'll unfold my Machiavellian schemes." He noticed Mr. Jackson's stare at the word, but determinedly looked away from Miss Nora. "First of all, Nora, we must get your father out of the

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hole he has unwittingly got himself into. Now, here's the position. The capital of the company is fixed at twenty thousand pounds. We are to go to allotment four weeks hence — you can explain this later to Miss Nora, Jackson — but only if the whole sum has been subscribed for. That is the decision of the directors. Now of that twenty thousand Mr. Normanby has promised to take up ten thousand, and as things have turned out he will not be able to do that."

"He won't be able to take any of it, Mr. Wildridge," said Miss Nora. "There's no use making any bones about it; we're as poor as Job's turkey."

"All right, Nora," said the manager, "we'll assume that the financial position of that estimable fowl was pretty bad, and that your father will take no shares. But he has possibilities too. Am I right in saying that the ground the old stocking factory stands on is your father's, but that Mr. de Bullevant won't give him a proper deed of it?"

"That's quite right," answered Nora; "old de Bullevant's a pig."

"And Mr. Percy has been paying you some attentions lately?"

"Yes," said Nora, "since he heard I was going to be rich."

"Well," said the manager, "while he's still under that pleasant delusion I fancy his father would be much easier approached about a deed. Would you have any scruples of conscience or delicacy about trying it now? I know it would hardly be playing the game in ordinary circumstances, but I think you would be quite justified as the case stands."

Miss Nora glanced momentarily at Mr. Jackson. "So it was Mr. Wildridge's notion then," she thought.

"I have a scruple," she said slowly. "Percy's played it very low down on me, not speaking to me for years after we'd romped together as kids, and then

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coming messing around when he thought I was an heiress. I'd nearly have married him just for the sell he'd have got."

"That's settled then," said the manager. "If friend Percy has an eye in his head at all the deed is as good as granted. Now with the old walls of the factory and of the workmen's cottages, that bit of ground is worth at least two thousand five hundred pounds as a site for the new factory; and they've got to buy it — I'll see to that. And if the worst comes to the worst your father can take it out in shares."

"But what about all the rest he has promised, sir?" asked Mr. Jackson, who began to feel himself too silent a partner in the proceedings.

"You dry up, Jacks," said Miss Nora, "and don't be doing the old croaking raven. Go on please, Mr. Wildridge."

"If we suppose the deed granted we have secured solid advantages. In the first place Mr. Percy might marry you, Nora," said the manager, "just to get the property back into the family"— Miss Nora made a little face —"and in the next, your father would be worth a comfortable sum of money. But I take it that unless we clear him of his promise we have failed."

"Mr. Wildridge," said Nora, a little unsteadily, "if Dad has to break his public promise — it'll — it'll kill him, that's all." She turned away her head and groped furtively for her handkerchief. "I'm an awful baby," she said in a muffled voice; "but don't laugh at me, please."

"All right, Nora girl," said the manager; "keep up your pecker. With the help of Mr. Jackson here I'll pull him through. And I'll tell you how it's going to be done. The town of Portnamuck and the neighborhood thereof are going to subscribe every penny of that capital; and if they aren't ungrateful enough then to resent your father's wishing to take a single share, I've not

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been living in this world for — for a good many years ——"

"I don't see where all that money's to come from out of this district," said Jackson, shaking his head, "even if they had it they wouldn't part."

"Look here, Jacks," cried Miss Nora angrily, "you stop doing the snivelling old Jeremiah or I'll punch your head. All the same, Mr. Wildridge, I don't know how it'll be done."

"That's just like you, Nora," said Jackson in aggrieved tones, "you go for me, and then turn round and say the same thing yourself."

"Don't squabble now, children," said the manager, "I think it can be done. But not without an ally in the enemies' camp. That ally I think I have secured.— Do you really trust me, Nora?" asked the manager suddenly.

"I trust you," answered Nora; and the natural man was satisfied with her look, though the conscience sustained a jar.

"Very well," said the manager, "I went round to Denis O'Flaherty this afternoon and told him the whole story."

"Denis O'Flaherty," cried Mr. Jackson, aghast. "He'll have it all over the town!"

"He won't," said the manager to Nora's startled glance. "If I hadn't been sure I know my man I wouldn't have taken the risk. Now Denis and I have gone carefully into the matter, and we've come to the conclusion that the money can be raised. But before I go on, I feel it due to Denis to tell you that out of sheer admiration for a certain young lady in this town he's coming round to the Bank to-morrow to subscribe for one hundred and fifty pounds' worth of shares in spite of what I told him."

"Denis is a real trump," said Miss Nora, her eyes shining. "But I'm surprised at him though. It's no

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time since I abused him like a pickpocket in his own forge. And I nearly broke his leg with a stone that day Johnny got on the jamboree."

"It's not a bit surprising," said the manager. "If I had a head of yellow curls the deposits of the Bank would go up to a million. But we're digressing," he went on hastily. "Now Denis and I are going to try the district in two ways. First of all we're going to work the patriotic dodge, of course in as underground a manner as possible. We're going to approach all the parties in the neighborhood. Nationalists and Unionists, Sinn Feiners and Orangemen, and to show them that with the foundation of the woolen factory a new era will dawn in Ireland; that poverty will pass away from our island, particularly from the town of Portnamuck and the adjoining parts; that a gold rain of prosperity will descend on our beloved country, particularly on the town of Portnamuck and the adjoining parts, and still more especially on those of the inhabitants who have taken up shares in the company; that each particular party will enjoy these benefits to the total exclusion of all the others; and that the whole miracle will be accomplished by outsiders who will do all the work and won't expect any of the profits.—Stand back from me, children," said the manager, rising to his feet, "I'm going to make a speech.

"And if this plan fails, do you think we mean to throw up the sponge? Not a bit of it. There is still the trump card to play. We will make use of that outstanding national characteristic which has redeemed our annals from monotony, which has raised us to a unique position among the peoples of the earth; that great principle of mutual mistrust and jealousy which is the root of all progress and morality and civic virtue in our country, which makes men work like — like — blazes — thank you, Nora — and believe in themselves, not because they want to do it, but in order to spite their

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neighbors. Fall on my neck and weep, Nora darlin',"
cried the manager, "while the weight of years is temporarily lifted from me. Begad it's a political orator I should have been; I'm lost in a Bank. You'd never think I was such an old ass," said the manager apologetically, sitting down again. "But I've been a bit worried to-day and I had to blow off steam. To be serious, children, Denis and I are prepared to set the whole neighborhood by the ears to get that money; and we think we can do it. But, Jackson, my boy, you'll have to put your back into it too; and, Nora, anything that two blue eyes can accomplish — and that's more than you're aware of — you must work on every moneyed man in the neighborhood under — under ninety, by George. Is it a bargain, children?"

Miss Nora nodded firmly. "It's a bargain. Where Dad's concerned I've no conscience at all."

"And Nora knows she can depend on me to do my best for her," said Mr. Jackson. "Isn't that so, Nora?"

"That's right, Jacks," answered Nora warmly. "I know you'll fight for an old pal."

She stretched out her hand to the cashier. The manager was acutely conscious of the interval before the hands fell apart.

"There now, you silly fool"— he apostrophized the inner Mr. Wildridge —" you've been worrying yourself these last twenty-four hours, and probably Jackson's the man after all." But when the inner Anthony rejoined that the manager didn't really believe it, and that all the incident showed was that he was still less detached in his attitude to Nora than he had been aware, the manager turned from the subject at once. "At any rate," he said testily to his inconvenient monitor, "Jackson and she are warm enough friends for all to go right if I only keep out of the way."

"Now, children," said the manager aloud, "there's

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another very important point to be considered. Could we possibly induce the railway company to extend their line to Portnamuck? If we could manage that it would secure not only the success of the flotation, but the success of the woolen factory; and if we have any sense of decency at all it's up to us to try for both. Come now; who can do something to bring the railway to the town?"

"I can," cried Miss Nora, clapping her hands. "I can cadge an invitation up to Belfast to stay with an old uncle — mother's brother; and his eldest son is secretary of the railway company, and will do nearly anything for me."

"Is he single, Nora?" asked the manager.

"M-m, m-m," Miss Nora nodded. "But there's nothing of that kind in it. He just likes me. He's not young, you know."

The manager winced.

"How old is he," he asked, turning the knife in his wound. "As old as I am?"

"Oh, good gracious, far older," said Nora, wide-eyed; "why he's quite middle-aged!"

"It's a blessing Jackson's here," said the manager to himself, "or the course of my whole future life was settled by that speech.— You never can tell what notions might come into a middle-aged man's head, Nora," he observed. "But, anyhow, you think you can manage him?"

"I can turn him round my little finger," said Nora confidently. "You leave him to me."

"That's two you have to fascinate now," said the manager with gravity, "Mr. Percy and the secretary. I don't see, Nora, how you're to keep out of the Breach of Promise Court over this business."

Miss Nora made her little grimace.

"The question is, can I leave Dad at present? He's pretty rotten, you know," she said with a serious air.

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"You'll have to do it, Nora, I'm afraid," said the manager; "that is if it's possible at all."

"How long will you be away, Nora?" asked Mr. Jackson. "Sure your old housekeeper could look after him. She's been here all her life."

"I know, Jacks," said Miss Nora absently; "but I'd feel horrid about leaving him. If I must, though, I must. Mind, you'll have to coach me up in all sorts of arguments before I go."

"I suppose arguments will be necessary," admitted the manager. "There are the directors to be thought of; and they'd hardly let you into a board meeting. As far as the secretary is concerned, if you'll only lay yourself out for him he's yours without any arguments."

"Oh, I'll lay myself out for him all right," said Nora. "I told you my conscience is away from home.— Do you know"— a little consciously —"I'm thinking of putting up my hair."

"It's a capital notion," cried the manager with enthusiasm. "And, good Lord, now," he communed with himself, "if I could only get mine to grow, it wouldn't look such a ridiculous business between us then." He thought of the dozen bottles on his dressing-room shelf, and put another dream behind him.

"I say, Nora," exclaimed Mr. Jackson, "stick it up now, and let's see what you'd look like."

Miss Nora hesitated.

"Shall I?" she asked, turning to the manager.

The manager inhaled the incense of her submissiveness.

"Do, Nora girl," he said, and forgot the paternal accent. "I'd love to see you."

"Wait a minute then," said Miss Nora, rising. "I wouldn't like to do it here."

A moment later she stood in the doorway, and in that moment the tomboy was no more. The manager marked the straight young figure, the proud little head poised

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with new dignity on the revealed beauty of the slender neck, the golden diadem of curls, and, beneath, the virgin modesty of the clouded eyes. The man and the artist rejoiced within him.

He dropped on one knee and stretched out his hands to her:

"'I supplicate thee, O queen,'" he quoted, "'whether thou art a goddess or a mortal! If indeed thou art a goddess of them that keep the wide heaven, to Artemis, then, the daughter of great Zeus, I mainly liken thee, for beauty and stature and shapeliness. But if thou art one of the daughters of men who dwell on earth, thrice blessed'"— the manager's brain ran on half a dozen lines, and in a flash he recovered himself —"is the secretary on whom thou shalt prevail with thy beauty, and who shall lead the Ulidian Railway to the town of Portnamuck."

"It's a bad omen," said Miss Nora, with a little twinkle; "for if you remember, Nausicaa had to return home in a cart.— But will I do?"

"Do?" exclaimed the manager, stepping to meet her. "The secretary is delivered into your hands. But is it secure," he asked, looking dubiously at the piled-up curls.

"Feel," said Nora, bowing her head.

The manager laid a hand on the clustering curls, and felt shy for the first time for fifteen years.

"It seems all right, Nora," he said, a little uncertainly.

"Let *me* feel, Nora," said Mr. Jackson.

Miss Nora stepped back.

"Listen," she said; "I think I hear Dad." She ran to the door and called softly, "Daddy, Dad-dee!"

And at the childish words and the childish accent a revulsion of feeling came over the manager.

"It's not Dad," said Miss Nora, closing the door and coming back into the room.

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"Listen, Nora lassie," said the manager. "Be hanged to the secretary. Tumble all those curls down, and be a child again. There's care, and worry, and disillusion, and heavy hearts for big girls when they grow up. Don't grow up yet awhile."

"It's too late," said Miss Nora shaking her head softly. "I guess I'm grown up now.

"It was just a lovely compliment you paid me," she whispered to the manager as they passed through the hall. "But"— a little sparkle of mischief gleamed momentarily in her eyes —"I've read some of Sienkiewicz too."

. . . . . .

"I'll be hanged," said the manager to himself as he stalked home moodily beside Mr. Jackson, who respected his silence as being doubtless due to profound thought about the woolen factory. "I'll be hanged if I see why a man should be burdened with a Conscience like mine. And then I've Common Sense to contend with, that's worth a dozen consciences. But where does the natural Anthony come in? Is he not to be considered? For she's a darling girl.— And did you hear her capping my tag of Homer — and spotting my little plagiarism? Oh, Anthony, Anthony ——

"Good Lord," he thought suddenly, "I must hurry home at once. What a heavenly frame of mind I'm in for translating the first Ode of the Fourth Book.— Good night, Jackson, my boy."

The manager ran up the steps to his hall door, inserted his latchkey in the lock, drew it out, wrestled with himself violently for a few seconds, and ran down the steps again.

"Jackson," he called, "Jackson."

"Yes, sir," answered the cashier, turning back.

"Just a moment," said the manager hurriedly. "I clean forgot to tell you that Mrs. Woodburn let out this morning that that pretty little daughter of hers comes

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into two hundred a year when she's of age. Good night."

"By Jove," remarked Jackson thoughtfully as he walked up the street.

The manager closed the hall door and stood for a moment in deep meditation. Then he suddenly dashed his hat on the floor, kicked it round the hall several times, and after restoring its shape and dusting it a little made his way slowly up the stairs.

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CHAPTER XXVII

"NOW, Jackson, my lad," said the manager next morning, "we've got a big task before us these next few weeks, and we must concentrate on it. We've pledged our honor to Miss Nora that we'll get her father out of the mess he's been plunged into by that little Spanish scoundrel, and we must redeem that pledge. I'll depend on you to put your back into the job. Of course there is the interest of the Bank in the success of the company to be considered; but I'll forgive you if you put Miss Nora first."

"I think we both put Nora first," said Mr. Jackson.

The manager looked covertly at his cashier, but Mr. Jackson's expression was normal.

"Anyhow," thought the manager, "a little jealousy will spur him up to go in for her more ardently; and that, in the circumstances," his thoughts ran on a little forlornly, "is, I suppose, the best thing that could happen."

"Well," he said aloud, "with a view to the business in hand I think it would be better if we refrained from discussing her at all, except in relation to the woolen factory. I know I myself am a little given to digression when I get on a subject like that; and concentration is the word for the present."

"All right, sir," said the cashier nonchalantly; "if you can do without talking about her, I can."

Again the manager looked at Mr. Jackson, this time more intently, but the cashier's answering glance was merely pleasant.

"You can depend upon it, sir," he said with frank heartiness. "I'll do my very best for Nora."

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"I know you will," answered the manager warmly. "Well, then; Denis scoured the town last night, and to-day he's going to dodge up and down in the market every spare moment he has; and at half-past four — we'll be done by then — he's coming round to bring his report. Remind me to fetch a decanter of whisky down to the private room after we close. Throw open the doors now, Jackson; and, by the way, don't be too cordial to any country customer that wishes to subscribe for shares, or he'll think we want to push the company, and that would be fatal."

Before closing hour about fifteen hundred shares had been subscribed for. The manager was in high feather.

"Come, Jackson," he said gaily as he banged the safe door; "that wasn't a bad day's work for a beginning. Of course it's market-day; but even so, it wasn't bad. Our friend Hephæstus ——"

"Who?" demanded Mr. Jackson, wrinkling his brows.

"Oh, Denis, I mean," said the manager. "Do you know, Jackson"— he looked seriously at his cashier — "I envy you the space you must have in your brain for merely bank affairs. It will be very valuable to you later on. But, as I was saying, Denis must have been getting in good work. And, by gad, here's the great man himself. Come in, Denis; go right into the private room there. Now, take that in your hand before you say a word."

The blacksmith wiped his mouth in anticipation as he reached for the glass.

"Here's your very good health, sir," he said heartily, "and good luck to the woolen factory. It's a pity but it was a distillery we were startin', Mr. Wildridge," he said, setting down the glass, "if we could only make stuff like that. But I suppose we need clothes too." He shook his head with an air of mild regret.

"Well now, Denis," said the manager, "what luck?"

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"I'll tell you the whole story," said the blacksmith, settling himself back in his chair and extracting a foul little clay from his trousers pocket, where, through some gift of vitality the secret of which was only known to itself, it lived in perfect harmony with a handful of nails, a strap and buckle, and a metal tobacco-box.

"You don't mind the smell, Mr. Wildridge, I hope?" he asked, pausing with a match suspended above his trousers leg.

"Not a bit," returned the manager. "Would you care for a cigar, Denis?"

"No, thank you, sir," answered the blacksmith. "I like a smoke, an' I like a chew, but I don't care for them both at the one time."

He sucked the flame noisily into his pipe half a dozen times, pressed the few loose red strands of tobacco firmly down with his forefinger, and expelling a mighty volume of smoke, cast the match on the floor and ground it into the carpet.

"Well, now," said the blacksmith, "the first man I tackled last night after I left ye was Barney Ryan. Maybe ye're not aware of it, but Barney is the hottest Sinn Feiner in the district, an' ye know what that means. Anything that's made in Ireland is good, whether it is or not; and all the rest is English rubbish, even if it was made in Germany. So I tipped the wink strong to Barney that this was an Irish company through an' through. The divil a man, I told him, is to be employed in it that can't produce a birth certificate that he was born in the Four Provinces, unless he can prove that his father and mother was driv out of the country by the landlords. What he'll say later on when he finds out that we're engaging a man from Bradford to manage the place, Lord alone knows. But if him an' his party has their shares taken by that time it'll be the less matter. However, I told him all the bill-heads is to be printed in the Irish character, an' '*Déanta in Eirinn*' stamped on every

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blanket we turn out; an' he's well satisfied, an' away round the whole party to beat them up.

"They're a queer crowd the Sinn Feiners," observed the blacksmith reflectively. "There's Barney, now, as hot a one as you'll get, an' not a crumb of tobacco he'll let into his pipe unless it's some stuff grew by a Unionist man down in the south. So long as a thing is made in Ireland they don't care which party makes it, instead of supporting a good Nationalist as they ought to. Divil a bit of patriotism is in them at all. But in the meantime Barney will be useful to us.

"And I tell you what he'll do as well. He'll give us a lift with Father Kelly. Ye haven't come across Father Kelly yet, Mr. Wildridge, have ye?"

"Not yet, Denis," said the manager.

"Well, you've a pleasure before ye," said the blacksmith; "for he's a decent man an' a good priest; an' as fine crack as there is from here to Cork. Ye'll know him by his saying 'Good mornin'' to you in Irish. '*Goidé mar thá tú?*' he'll say to you, that's 'How are ye doin' yourself?' an' if you could learn to say back to him '*Thá me go bréagh*,' that is, 'Rightly,' it would be worth something to the company."

"I think I can learn that, Denis," said the manager.

"Do," said the blacksmith. "It'll be as good as five hundred shares, an' maybe a thousand; for he's desperate well thought of in the country, an' his word'll go far. An' if ever ye're writin' to him an' could mind to spell his name C-e-a-l-l-a-i-g, with a full stop over the 'g,' it would just clench the job."

"I see you know a little Irish yourself, Denis," said the manager.

"A bit," acknowledged the blacksmith. "A man in a public position like mine has to have an iron in every fire."

"You wouldn't have made a bad bank manager, Denis," remarked the manager dryly; to which the

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blacksmith returned a wink of perfect comprehension.

"Well then," he went on, "I tackled Aloysius O'Bourke. Aloysius and I are very much of the same way of thinking — a kind of moderate Nationalists, with an eye to which way the cat is jumpin'. I think you may leave that side of things in my hands. The only trouble I see is that when I go round among the boys talkin' about what the factory is goin' to do for the country, somebody else'll want to start an opposition show just to show that *he's* the real patriot; but I'll have to look out for that as well as I can."

"The next thing now is the Unionists. Well, in the first place Mr. Normanby is one of their own sort. I wouldn't put much on that; for he's hardly enough of a party man to please everybody. But a good few of the real true-blues'll follow Mr. de Bullevant."

"Where would *he* get the money to take shares, Denis?" asked Mr. Jackson.

"I have it from Michael that the old gentleman's goin' to sell him the head-rent of the hotel, an' put the money into the company. I've been wondering what was behind it; an' it come into my head that maybe he was layin' out Mr. Percy for a son-in-law for Mr. Normanby — on account of the fortune," said the blacksmith, chuckling joyously. "You'd better look out for yourself, Mr. Jackson."

"That'll do now, Denis," said the cashier in some confusion, as the manager noticed.

"Anyhow, as I say," continued the blacksmith, "the Orange party will follow the landlord. Then there's a lot of them I'll just tip the old cry of the North-East corner to; that's good enough for what ye might call the romantic section of them. And as for the remainder, an' that's the bulk of them, the divil a fluke ye'll get out of them, no matter who's at the head of the undertakin', unless ye can show them in black an' white that it's goin' to pay."

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"Well, we'll leave it at that, Denis, in the meantime," said the manager. "As far as a comparatively simple person like myself can judge, you're not on bad lines. And if at the end of a fortnight things aren't going as well as we'd like, we still have a card to play."

"The old card," said the blacksmith, "an' a trump it is. Oh, you're a simple one, Mr. Wildridge, right enough. Well, just a drop. An' more good luck to the factory. If the people of Portnamuck knew the way we've been workin' for them there'd be another monument in the street before long."

"I'm afraid," said the manager, cocking his eye at Denis humorously, "I'm afraid after a while there would be a heavy bill for tar."

"Not for the monument," said the blacksmith with fervor. "If they ever come to know the ins an' outs of this business it's ourselves they'll be puttin' the tar on; an' purty thick at that!"

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CHAPTER XXVIII

IN a very short time the machinations of the blacksmith showed results. During the next few days a steady stream of applicants for shares flowed in. A judicious use by the manager of the blacksmith's hint captured Father Kelly's heart, only too susceptible where his almost childlike enthusiasms lay; and his influence speedily made itself felt. The blacksmith worked his party for all he was worth; and Mr. de Bullevant's rumored adherence to the project, which was substantiated by Michael Brannegan, gained considerable weight from the fact that he was actually going to sell a piece of ground, his hitherto obstinate reluctance to parting with his property being only equaled by his readiness to mortgage it. The virulent opposition of the other bank manager, so far from injuring the company, was really of service to it, being set down to jealousy of a success in which he was not going to share.

No question of the reality of Mr. Normanby's good fortune was entertained. The frequent conferences between the manager and Nora were attributed to business acumen alone; while Mr. Jackson's invariable presence at them was put down to a judicious mixture of the same quality and love. Nor was the cashier thought any the less of for the blend, purely romantic affection in Ireland being on the whole confined to cities.

In almost every particular, fortune seemed with the conspiracy. Mr. Normanby, at no time suspicious, was readily induced by the languor of his indisposition to acquiesce in the delays attributed to Spanish corruption; and the secretary of the railway company, to whom at the manager's suggestion Miss Nora had writ-

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ten to prepare the ground, returned a cordial promise of cooperation.

Mr. Percy alone failed to fit into the scheme of things. To Miss Nora's ultimatum he positively refused to return any answer at all except vague assertions about the honor of a de Bullevant; and the manager inclined to set down that part of his campaign as a failure.

But if the success of the company could be brought about, Mr. Percy's defection was a small matter. On that side for the time being the manager remained calm.

The same could not be said about his personal relations with Miss Nora. As far as she was concerned there was no change. She maintained the same attitude of unquestioning submissiveness that had alternately flattered and alarmed him since his moment of passion on the night of the meeting.

But he was distinctly perturbed to observe with what pleasure he was beginning to acquiesce in it, and nightly contests with his conscience ensued, to be ended with a resort to the hackneyed *carpe diem* of his favorite Horace, and a determined procrastination of the whole question till the fate of the company was definitely settled.

The departure of Miss Nora for Belfast was accompanied by some public excitement. In furtherance of his diplomacy the manager had allowed her mission to leak out. The immediate result was a quickening of the demand for shares. The advantage to the company of a railway connection to Belfast was obvious to everybody; and the success of Miss Nora's appeal to the secretary backed up by her father's immense wealth was hardly questioned.

Miss Nora's easy geniality to all classes had long won the hearts of the populace of Portnamuck; and this fresh evidence of her loyalty to the town increased their prepossession in her favor. Long before the evening

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char-à-banc to the station was due to depart, a mixed crowd of men, women, and children had assembled round Michael Brannegan's corner; and when she came in sight a cheer arose that gave Phil Moran a busy couple of minutes with his horses.

Miss Nora accepted the tribute with calmness.

"Steady there, Jenny, you old idiot," she cried to a particularly vociferous female admirer who insisted on helping her up; "you'd think I'd no legs."

She swung herself easily on to the vehicle, and looked round the crowd. The manager was just below her, with Jackson at his elbow.

"Hold on a minute, Phil," said Miss Nora to the driver. "Jacks, keep back those boys."

She bent down to the manager.

"Mr. Wildridge," she said, her eyes sparkling, "what do you think has happened? Percy came round just now with the deed completed, ready for Dad's signature, and it's signed and posted off — to be registered, I think he said. Fancy old Percy. I say "— she bent lower — "I think he wanted to marry me on the spot." She laughed delightedly, then sobered. "Do you know, I felt a mean cat for a minute or two, till I remembered he deserved it. If I hadn't had the excuse of the car waiting I'd never have been able to put him off. And I say "— she bent still lower and a sparkle of the old mischief lit her eye —"he asked me to kiss him good-by." The manager's glance spoke him about nineteen again. "I didn't," murmured Miss Nora hurriedly. "Get on, Phil!"

The horses started with a jerk and a clash of chains. Another vociferous cheer rose spontaneously from the crowd.

"God bless her pretty face," called out Marget Ann Doolahan, and a hearty chorus endorsed the sentiment. But Miss Nora was bending over the strap of her portmanteau, and her pretty face was hidden.

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"Come along back to the Bank, Jackson," cried the manager boisterously, "and we'll crack a wee bottle of fizz. Old de Bullevant has climbed down, the company is going strong, and — and — sufficient unto the day is the evil thereof!"

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CHAPTER XXIX

THE somewhat spectacular departure of Miss Nora on her mission still further stimulated application for shares. For the next few days progress if not extraordinarily rapid was steady, and the directors descended the Bank steps cheerfully after their frequent interviews with the manager.

Mr. Finnegan became daily more expansive on the subject of the company, and not content with multiplying tenfold — in his talk — his first subscription for shares, made it known in every portion of the town, except Michael Brannegan's bar-parlor, that if the full amount of the capital were not subscribed on the appointed date, he was quite prepared to step into the breach, if he might so express it, with a thousand pounds or so. Mr. Sharpe stuck firm to his original promise to subscribe five hundred pounds as soon as he was satisfied the concern had a reasonable promise of success, a condition which he admitted would be satisfied by definite news of the coming of the railway; while the seedsman relapsed into deep melancholy on the ground that an undertaking which was beginning with such unclouded prospects was practically certain to come to grief in the end.

Michael, who had not yet recovered from the insult to his dignity sustained at the Town Hall, was sententious but morose.

If the ignorant roughs that disgraced themselves and the town at the meeting were going to put up the money, he was reported to have said, he would see that he had his share of the profits; and if they weren't he had

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bought his head-rent cheap over the business, and didn't care a d——n.

In the Bank decided hopefulness prevailed. Three days after Miss Nora left, the manager was able to write to her that over eight thousand pounds' worth of shares had been subscribed for. By return of post came the great news that the railway company's attitude to the question of an extension had been much modified by the prospect of the successful flotation of a large manufacturing company, and that the secretary and one of the directors were coming to report on the district in two days' time, by the same car as Miss Nora.

Excitement ran high in the town. The coming of the railway was immediately taken as certain, and quite a spate of subscriptions flowed in from Portnamuck. The rural districts, as usual, remained cautious; but in the two days Mr. Jackson changed an amazing number of one-pound notes for farmers who had made that excuse for calling into the Bank to see how the land lay.

As instructed, the cashier was quite noticeably cautious in his commendation of the project, in consequence of which most of his customers drove home fairly well persuaded that the company had no need of their assistance, and was, therefore, well worth supporting.

Feverish efforts were made by the citizens to improve the appearance of the town. Curtains were washed, windows were cleaned. Mr. Keffey, the builder, was stated to have sold over a lorry of lime for whitewash; and his staff of two painters made so much money in overtime and tips the first few days that they entirely suspended work in order to lay out the money in the customary fashion; whereby the doctor shared in the general activity, for no fewer than three householders endeavoring to do their own painting fell from or through ladders, and injured limbs.

The directors were no less active. The seedsman not only made his window a flame of warring colors with

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cut flowers, but transferred half a dozen shrubs to the family burying-plot and painted the railings; Mr. Finnegan had his black tailed-coat sponged and pressed, and wrote imperatively to one of his wholesale houses for the gift of a lavender tie; and Michael — at the expense of the company — put down half a dozen of the best gooseberry champagne in ice, wired to Belfast for a box of sixpenny cigars, and bought Phil Moran a new hat, the cost of which he put down in the bill as "sundry entertainment."

Punctually on the fateful morning Phil Moran's car drew up at the hotel corner bearing the fates of Portnamuck in the persons of the secretary of the railway company, whom the manager was quite astonishingly relieved to find a stout, comfortable-looking, red-faced man of at least some years older than himself, and the director, a spare, mummified little body, meticulously groomed, and wearing a frock-coat, the effect of which was at the moment seriously impaired by the traveling-cap he was wearing.

"Bedambut," said the voice of Terry at the manager's elbow, "he's a dhry-lookin' wee bird that. There's a kind av pounds-shillin's-an'-pence look about him I don't much fancy. But the big fellow's a hearty-lookin' boyo. It's himself you'd betther keep the soft-soap for; an' bedambut I'd mix it wid a dhrop av whisky."

But the manager was half-way across the street to meet Miss Nora.

They did not shake hands, but as they turned to walk towards the Rectory, the manager found his left hand touching Miss Nora's right in the folds of her dress, and twenty-five consciences could not have prevented his giving it a swift surreptitious clasp and rejoicing when it was returned.

"Well, Nora girl," he said, "didn't I tell you the secretary was as good as yours, if he was under ninety?"

"Do you know," said Miss Nora with frank triumph,

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"I rather think I have the secretary. But I say, Mr. Wildridge, the other old fellow's as dry as sawdust. I could make nothing of him. He's an old bachelor, and a kind of old-maidy as well."

"There's nothing in the world, Nora," said the manager, "so bad for a man as to live a bachelor till his age. But listen, I think I'd better have a chat with him before I leave for the Bank. I might be able to do something with him. You won't mind if I don't leave you home?"

"Och, come on a little bit of the way," said Miss Nora. "I've such a lot to tell you. You'll manage him all right. No," she cried with compunction, "I'm a pig. We must put Dad first of all. Yes, go back. And, I say, *you* won't mind if I run? I'm awful anxious to see old Dad."

"Run, Nora," said the manager. "Dad first of all is what we're all sworn to. And I'll send you a note with the good news before the car leaves. So don't worry."

"I'll try not to," answered Miss Nora soberly; "but all the same I shall. I don't think I'll really be at ease till Dad's free of his word. You know — don't you?"

"I know," answered the manager, with a comprehending pressure of her hand. "And if the studied wisdom of my conversation this morning doesn't captivate even an old-maidish bachelor, I haven't been a student of human nature for — more years than I'd like to tell you, Nora. Good-by, now; and off you run."

The manager stood till Nora was turning the corner to the Rectory, and answered her farewell wave of the hand with gaiety.

"The agreement recently arrived at among all parties to this business," he said sharply to one of his inner voices, "is that nothing whatever is to be considered at present but the delivery of Mr. Normanby. So shut up."

The blacksmith met him at the door of the hotel.

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"Come in, quick, Mr. Wildridge," he whispered eagerly. "The wee director-man has got a tall hat on and he's that business-lookin' that d——n the one of them'll face him they're that afeard of puttin' their foot in it."

"Where's the secretary, Denis?" asked the manager.

"He's at the bar with Finnegan," said the blacksmith with glee. "Ould yellow-face was here half an hour before the car come in, with a speech in his pocket as long as the branch line we're lookin' for, an' when I seen the secretary was an aisy-goin' lookin' chap, I turned the ould gas-bag on to him."

"Will the secretary be fit for him, Denis?" asked the manager.

"And more," returned the blacksmith. "At the rate he's goin' he'll rid us of the ould pollute till the company's floated. Finnegan has been drinkin' hot punch already, an' it little more nor breakfast time. That'd be all right for a man like me that can sweat it out in his day's work, but it's no drink for a draper at nine o'clock in the mornin'."

"That's all right, Denis," said the manager with satisfaction. "I was afraid of Finnegan. I'll tackle the director. Remember now, Denis, what you're to do with him all day. And about three o'clock come round to me and report."

. . . . . .

"What prospect, sir?" asked Mr. Jackson when his chief arrived at the Bank.

"I think we'll do it, Jackson," said the manager, executing a highly unprofessional step-dance. "The railway had the whole ground surveyed last time an extension was proposed, and were almost decided to come in. All that blocked it was the consideration that there was a summer traffic only. If the woolen manufactory goes on the railway comes in; that's the situation in a nutshell."

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"And what does the old fellow think?" asked Mr. Jackson.

"I trust, Mr. Jackson," said the manager, "that you have observed a certain becoming modesty in the local head of this institution, and I am not going to boast now; but if I hadn't a business conscience seared by over twenty years of joint-stock banking, I should blush when I think of the views I expressed this morning about the factory. But he's a sapless old stick, and as matter-of-fact as a bank circular. Jackson, my boy, you know what I said to you about bachelorhood before. If you desire a living sermon on the subject go and look at that decorated old Pharaoh at the hotel."

"I've no notion of remaining a bachelor," declared the cashier stoutly, and blushed even beyond his ordinary.

"Ha," said the manager, looking hard at him. "Well, you're right," he went on. "For sapping generosity and vital heat, for substituting for the warm coloring of romance the cold grayness of that most damnable virtue common sense, there's nothing so appallingly effective as bachelorhood prolonged too late. You'd hardly believe it, but that old anchorite traveled down from Belfast this morning and never observed that Nora's hair curled naturally."

"That's odd, too, sir," said Jackson. "All the old fellows seem to run after Nora." The manager glanced up sharply. "Look at the secretary, for instance," continued Jackson.

"To be sure," said the manager. "Of course he's not so very old, Jackson."

"*He* may think that, sir," returned the cashier. "But all the same he's no chicken."

"I suppose not," said the manager a little gloomily. "Come now, Jackson, let's get on. There'll likely be a rush of applicants to-day."

The prognostication was correct. When the black-

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smith arrived shortly after three o'clock the manager was able to announce additional subscriptions of almost one thousand pounds.

"And what luck about the railway, Denis?" he inquired anxiously.

"The ould fellow's give me a divil of a day of it pokin' his nose all over the town and country. I've had two bottles of champagne wine, an' ate d——d near the half of four cigars; an' what my inside is goin' to do about it I'm not right sure yet," said the blacksmith with a twinkle in his eye that belied his dismal tones. "But the railway's right, Mr. Wildridge. He's as good as told me he'd recommend it if the factory goes on; an' the secretary says that will settle the job, for the ould fellow was the man kiboshed it before. We want you to come up with us before the car goes, to show him the site; an' ye can be tellin' him as ye go along what shares is taken."

"I'm with you, Denis," said the manager. "Wait till I write a note. Send that up to the Rectory, Jackson. And turn your key and come along to see the last of the old chap. Now, Denis."

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CHAPTER XXX

MISS NORA was in the middle of her afternoon toilet when the manager's note arrived. She looked over it hastily and uttered a war-whoop she had never excelled in the days when her hair was permanently down, as indeed it was temporarily at the moment.

"Dad," she cried, dancing into her father's room with the letter brandished above her head; "great news; the railway is coming into Portnamuck."

"Great news indeed, Nora dear," said Mr. Normanby, smiling fondly at her enthusiasm. "But from what your cousin told me during his hurried call this afternoon I expected that. It will be a splendid thing for the town, and especially for our factory."

"You bet it will, Dad," she said with emphasis. "I say, Dad, do you mind if I run down the town and see Cousin Henry off?"

"You would be very remiss, Nora dear, if you didn't," said her father. "But I would suggest, my love, that you put a little more clothing on before you set out."

"Right-oh," cried Miss Nora. "But I could go down the town as I am, I'm that delighted. Oh, Daddleums dear," she exclaimed, throwing her arms suddenly about his neck, "if I could only tell you how pleased I am!"

Five minutes later she issued from the front door like a whirlwind, swept down the path and through the gate, and in her stride kicked an empty canister high over the hedge into the adjoining field. Then she pulled up, felt gingerly at her back hair, and began to walk staidly along the road.

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But although she did not know it, Miss Nora was destined that afternoon to become one of the instruments of the Evil One, who at this moment issued from a doorway in the shape of a furtive-looking cat with a young chicken in her mouth.

Instantly Miss Nora's decorum vanished.

"Scat, scat, you old devil," she called at the top of her ringing young voice. The cat broke into an easy canter, and disappeared up a side lane. Miss Nora glanced hastily round for a missile, pounced on a large fragment of turnip that had dropped from some country cart, and darted in pursuit.

But even Miss Nora's long legs were unable to recover the instant she had lost. For the first hundred yards she succeeded in keeping the cat in view; but then a sharp turning and a cross-lane threw her out, and after a few moments' search she abandoned the chase.

"Blow," said Miss Nora in disgust, "the cruel old beast!"

She looked round her for a mark. The devil was at her elbow. Along the blank wall that divided her from the main street there passed slowly the upper portion of a particularly shiny top hat. Miss Nora's eyes sparkled. She raised her arm, dropped it, raised it again.

"Hang it," she said to herself, "this is my very last kick. It's only some old commercial traveler." She launched her missile. Doubtless the adversary was astride of it. It took the top hat about two inches from the crown.

Instantly there followed a cry of consternation from half a dozen throats. Pattering feet sounded on the road. Miss Nora took to her heels, and tore up the lane towards home.

Before she had run far she heard the sound of feet coming swiftly in her direction. She hesitated, stopped, and looked eagerly for a gap in the hedge that bounded

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the lane on one side. In vain. The footsteps were at hand.

Just as she turned to retreat, round the corner came Mr. Jackson.

"Good Lord, Jacks," she gasped, "what a fright you gave me. Quick, let's get out of this. I'm just after hitting somebody's top hat such a bang." And Miss Nora broke into a trill of laughter.

"But what's up?" she asked anxiously, breaking off.

For the cashier was staring at her in open-mouthed consternation.

"Do you know whose hat you hit?" he said. "It was the railway director's."

Miss Nora stood still, gazing at the cashier. The color slowly left her face.

"Oh, Jacks," she uttered in an awe-stricken whisper, "what an awful thing. Do you think it will do any harm about the railway?"

"I'm awfully sorry," returned Mr. Jackson reluctantly, "but I'm afraid it'll do no good. I only saw the old fellow's face for an instant, but it was positively white with rage."

Two tears started from Miss Nora's eyes, and trickled down her face. She dashed them away.

"Look here, Jacks," she cried impetuously. "I'll go straight and tell him I did it, and apologize. If there's an ounce of sport in him he'll forgive me. I know he will."

"Better not, Nora," said the cashier, restraining her. "He's not that sort of old josser at all. Besides, it might get your cousin into a row. If you want to tell him, better write. There's a crowd waiting to see the car off, and you could never explain properly."

"Oh, what on earth am I to do," cried Miss Nora with a sobbing catch in her breath. "Jacks," she said eagerly, "don't tell Mr. Wildridge. No, do — do; and

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ask him to come straight and advise me. I'll be waiting inside the gate. Hurry, Jacks, hurry, like a dear good chap. Oh," sobbed Miss Nora, "what a fool I've been."

"Keep up your heart, Nora," said Mr. Jackson clumsily; "maybe it'll be all right, yet."

But his consolation lacked heartiness, and it was a very woebegone girl who emerged from behind a laurel-bush when the Rectory gate opened to admit Mr. Wildridge and his cashier.

"And so it was you, Nora, that knocked off the old gentleman's hat," said the manager. He grasped both her hands, and stepped back a little to look at her.

Miss Nora nodded her head miserably, but could not speak.

The manager gazed gravely at her for a moment. Then all at once he began to laugh. He laughed louder and louder. A perfect ecstasy of merriment seized him. He released Miss Nora's hands and rocked to and fro in an abandonment of mirth. Then he staggered back against a tree, and wiped his eyes.

"Oh, Nora, darlin'," he gasped weakly. "I've had many a good day since I saw you first; but this is the best of all. There was an old magnate strutting along with the self-importance of a self-made millionaire, heavy with the fates of the whole district — and somebody makes a cock-shy of his hat. Oh, if you'd only seen his face, Nora, if you'd only seen his face, — or Denis's — or mine. Don't look so solemn, big girl. Laugh, daughter, laugh. For you've done something memorable this day. Long after the railway has come in, and the factory has succeeded, and the town is a hive of industry, and you're an old woman, and the director is dust, it'll warm your heart to remember that after we'd plotted and schemed to bring him here, and the whole town had courted him, and danced attendance on him,

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and abased itself before him as if he was a little provincial providence, you up with a piece of turnip and knocked off his hat!"

"But do you *really* think it will make no difference about the railway," faltered Nora. "Really and truly?" There was a half-incredulous hope in her voice.

"Really and truly, honor bright, wish I may die," answered the manager stoutly. "The director is a business man. If his report would have been favorable he's not going to alter it, mad as he is personally, for the sake of his dignity and a top hat. And even if he does, no matter. There's the secretary's report as well. And if at the worst the railway doesn't come in, still no matter. We'll float the company in spite of it. I'm off to meet Denis now, and bring up our heavy battalions. This little reverse will do us good. We were winning too easily. Good-by now, Nora. And just a twinkle of the old smile before we go."

Miss Nora stretched out her hands impulsively, and laid them in his. A mist came over her eyes.

"You've been a brick," she said; "win or lose you've been a brick to me."

She turned away quickly, and hurried in among the shrubs.

"Poor Nora," said Mr. Jackson; "she's awfully cut up about the mess she's made of things. But it was just like her. She'd go to the devil for a joke."

"Never mind, Jackson, my boy," said the manager; "it's a fault you'll blame the less as you grow older."

"Oh, I'm not blaming Nora," protested Mr. Jackson. "Do you know, sir, I think more of her lately than ever I did before." ("H'm, h'm," said the manager to himself.) "I never knew how clever and well-read she was till I heard her talking to you. You seem to pull her out some way or another. And you can turn her round your finger, sir. She believes you were *really* laughing

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about the old chap's hat. And you did it awfully well, I must say."

"And do you think I was affecting to laugh?" said the manager. "My dear fellow, it's the most priceless bit of topsy-turvy humor I've met in my passage through this vale of dullness. But it'll be costly, I admit. When I said before that I was putting my utmost into this business I didn't really mean it. I thought I could win at my ease. It's a common delusion in other matters than finance, Jackson, my son," interjected the manager. "But now I've really got my back to the wall. And you must do a little more than your best to help me, on Nora's account. For if we fail now she'll never forgive herself."

"I know that, sir," said Jackson; "and I'll do all a fellow can do."

"Good lad," said the manager, clapping him on the back. "And now I'm off to see Denis and plan our masterstroke."

"Couldn't I give you a hand, sir," inquired the cashier.

"Better not," said the manager. "No; keep out of this. We're going to do a blackguardedly thing, Jackson lad. For the sake of Miss Nora's bright eyes we're going to launch a thousand spites and burn the topless towers of Portnamuck. We're going to cast the apple of discord into the town and pick our neighbors' pockets while they're pursuing it. To come down from the classical to the colloquial, Mr. Jackson," said the manager, "we're going to set the whole neighborhood by the ears. And hear me swear," continued the manager, raising his right hand and his voice at the same time: "until the success of the Portnamuck Woolen Factory, Ltd., is secured, outside of my legitimate business as a banker not one thought of any other subject crosses my brain. So if you want my advice on the interesting questions of love, courtship, and marriage, on which

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subjects, I don't mind telling you, Mr. Jackson, I have acquired a good deal more data during these last few weeks, you'll have to wait till the concern is floated."

"All right, sir," said Jackson with a half-conscious laugh. "For the next fortnight I'll do my own courting."

"I wonder, now," said the manager, looking after him abstractedly, "I wonder what he meant by that. But, no," he said with resolution, "the company, the company!"

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CHAPTER XXXI

A CASUAL observer would have noticed nothing unusual going on in the town of Portnamuck during the following week. But to the initiated there were several incidents of significance. A general constraint had spread over the town. Salutations were curter, hospitality less rife. The nightly gathering at the corner opposite Michael Brannegan's had split into two, occupying different sides of the angle; and conversation, though more eager, was subdued. Old cronies of a lifetime's standing might have been observed to discuss their nightly pints of stout with different mates, and to select their public-house with a view to congruity of religion with the proprietor rather than as formerly to the quality of drink he vended. Mrs. Rafferty ostentatiously carried a damaged pair of shoes past the cobbler's shop to an inferior practitioner farther down the street, and on her way back indulged in a spirited controversy with the cobbler's wife on the subject of the spirits of the departed, with special reference to the adherents of their respective faiths. On Wednesday the flute and drum band of the local Loyal Orange Lodge passed through the town playing "The Boyne Water," and the following night the Robert Emmett brass band practised "A Nation Once Again" in the square opposite their band-room till within half an hour of closing-time.

On Friday a new star appeared, not indeed in the heavens, but in the fanlight over the door of the Hibernian Hall; and on Saturday morning a belated aspiration about the eternal welfare of our late sovereign King William the Third was discovered to have been

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engrossed during the night in green paint on the gable of the Orange Hall. And as a direct outcome of these activities the Reverend Mr. Normanby on Sunday, very much to his surprise, preached to a crowded congregation, including — in the back seats — a number of distant farmers who had not been previously known to attend the means of grace for above twenty years.

The connection between the various incidents related and the increasingly extensive application for shares in the woolen factory was less apparent; and Mr. Jackson, true to the implied compact with his manager, did not openly draw any inferences. Each evening he received a bulletin for Miss Nora from the manager, and was no more seen in the town. On two mornings he produced, with more ostentation than the amounts quite justified, applications for shares, and hinted rather defensively at his exertions. But the manager had withdrawn into himself, and although secretly disappointed by the amount of support he was receiving from his subordinate, refrained from comment. All his energies were concentrated on his endeavors to secure a successful flotation. Mr. Jackson, at no time a critic of his chief, had been up to now rather inclined to regard him as an easy-going and tolerant chum of no particular business capacity; and his admiration and loyalty were redoubled as he marked the manager's handling of prospective applicants for shares; nicely discriminating the degrees of flattery among citizen and farmer, credulous and suspicious, masculine and feminine; dexterously insinuating the certain success of the company without committing himself to positive statement; and skating over the thin ice of political and religious animosity without even a threatening of disaster. After a diversity of experience with managers who were or supposed themselves to be overworked, Mr. Jackson, too, was grateful to find that these daily exertions, the evening work consequent on them, and a voluminous correspondence with the sec-

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retary of the railway company, left no trace on the manager's temper, except, perhaps, that his manner had more of business formality than was accustomed, and that his conversation was less frequently lightened by gleams of whimsical humor.

But on the Wednesday of the second week after the episode of the top hat, the manager, totting up the day's applications for shares, unexpectedly returned to normal.

"Jackson, my boy," he said with a sigh of satisfaction, "I think I shall soon be hanging up my votive offering. At the rate subscriptions are coming along our ship is practically sure to come home. A full week yet before we go to allotment, and less than five thousand to get in. And if the worst comes to the worst, Mr. Normanby, on the strength of his site, which I may tell you the directors are certain to buy, could put up two thousand five hundred at least. But except in the last resort I won't have him do it. That two thousand five hundred must be reserved to ease the dear old man's declining years, and blunt the keenness of his disappointment."

"It'll make a jolly nice little dowry for Nora too," said Jackson briskly.

"Begad, so it will," returned the manager, and looked at him thoughtfully for a moment. "Though he'll be a lucky enough fellow, whoever he is, without it. But if he should happen to be a young man in a bank — wait now, Jackson, don't look so confused; I forgot that I was on a tabooed subject. She shall have her dowry all the same. Why, when we've got in fifteen thousand pounds already, surely we can squeeze out another five. I tell you victory is as good as within our grasp."

"It's simply extraordinary, sir," said Jackson. "I never thought the people would do it. Of course I know it's mostly through party spite; but I wish you'd let me know how it's been managed."

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"As a reward for your self-control, Mr. Jackson," said the manager, "you shall assist at the machinations of Denis and myself this very evening. Come straight back after delivering this very cheerful report to Miss Normanby. By that time he'll be with me. You needn't fatigue yourself by canvassing this evening."

The cashier detected a slight trace of meaning in the last sentence, but ignored it, and hurried off with the letter. When he got back he found Denis in the private room, enjoying the usual comforts.

"Now, Denis," said the manager, "disclose the details of our horrid plot."

The blacksmith cleared his throat, looked about for a likely spot on which to spit, and after deciding on the waste-paper basket, leaned back in his chair and began:

"Well, Mister Jackson, the way of it was this. The evenin' Miss Nora made the bull's-eye with the turnip — it's a pity it hadn't been a stone an' took the old boy six inches lower — Mr. Wildridge here come round to me. 'Denis,' he says, 'we're up a gum-tree. If old Judas Iscariot can wreck the railway it's as good as done with.'"

"It wasn't exactly that way I put it," said the manager; "but no matter ——"

"'Now,' says he, 'if the company floats, the railway'll come in, I think; an' railway or no railway the company must float, for I'll not have a good-lookin' girl like Miss Nora put about if the whole district should go bankrupt.'"

The blacksmith winked roguishly at Mr. Jackson.

"Go on, Denis," said the manager, laughing. "If I didn't say it, maybe that was what was in my mind."

"'Well,' says Mr. Wildridge, 'we've worked the patriotic dodge, and it's done well; but it won't carry us through.'—'An' that's true enough, sir,' says I; 'the hot party men has the fun, but the other fellows has the money.'—'But if ye beat the old drum,' says

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Mr. Wildridge, 'they're all party men. Can ye do it, Denis?' says he. 'For that'll work the oracle, or I'm badly taken in.'—'It will, Mr. Wildridge,' says I. 'The only time ye can get the people of this country to work together for the good of it is when they're at each other's throats, an' if I haven't them guttin' others in two days I've been losing my time in this town for forty years.'"

"And did you do it, Denis?" asked Mr. Jackson.

"Did I what?" said Denis with scorn. "Haven't ye seen the shares rollin' in?"

"But how, Denis?" persisted the cashier.

"As easy as kiss your hand. Listen. Half a dozen words'll tell ye. First of all I went to a couple of Sinn Feiners. 'Boys,' says I, 'have you heard what old de Bullevant is puttin' his money in the company for?'—'No,' says they, 'what?'—'To make an English company of it,' says I; 'to bring over Englishmen from Yorkshire an' Lancashire to work it, an' make an English colony of the place. Another Plantation,' says I, 'is what he's after, d——n all else. If there's a man in the country of your way of thinkin' that has fourpence,' says I, 'turn him upside down an' shake it out of his pockets, an' put it in the company. An' write far an' wide for backin's. For the man that has the shares is the man that runs the show. If you want an Irish company, put that in your pipe an' smoke it.'—Did there come in one or two cheques signed in Irish from the West an' Dublin way, Mr. Jackson?"

"Twenty at least," answered the cashier.

"Aye," said Denis, with a satisfied air. "That was me; with the divil at my elbow here." He glanced across humorously at Mr. Wildridge.

"No compliments, now, Denis," said the manager.

"In troth I shouldn't compare ye to him," said Denis, raising his glass, "for he never kept a drop of drink like this — an' as far as I hear"— he set down the empty

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glass regretfully —" he never will. But to get on with what I was tellin' you. When I had done with the Sinn Feiners I went round to our own lodge-room, an' took the secretary into a corner. 'Peter,' says I, 'do you know what's going on in this town under your very nose?'—'No,' says he, all surprised, 'what?'—'Well,' says I, 'don't make me any the worse of it; for after all a Protestant horse has to wear shoes as well as a Catholic one, but I have it from a dependable man of their side that Mr. de Bullevant has called a meetin' of the Orange Party, an' that they're set on makin' the new woolen factory a Protestant show by hook or by crook.' Ye could have seen the eyes bulgin' in his head. —'The infernal schemer,' he says; 'at the old ascendency game. Now that the farmer has got from in under his heel he wants to put it on the neck of the workin' man.'—'Ye never said a truer word,' says I. 'We'll get the dirty work to do, as we always did; but as far as good jobs is concerned, the divil a man of our side'll get to be as much as a foreman.'—'I'll have a word to say to that,' says he, leppin' to his feet.—'But can I depend on what you say, Denis?'—'Wait till to-morrow night,' says I, 'an' if you don't see the Orange band out beatin' up shareholders, call me a liar.'—'I'll not wait till to-morrow night,' says he, 'I'll start this minit.' An' away he went out of the door like smoke."

"And he did well for us too, Denis," said the manager. "He must have brought over a thousand pounds' worth of subscribers actually to the Bank steps."

"Oh, you can depend on Peter," said the blacksmith, "at anything but his own trade."

"But what about the Orangemen, Denis?" asked Mr. Jackson eagerly. "You didn't tackle them, surely?"

"Did I not?" answered the blacksmith with triumph. "It was the easiest job of the lot. I went across to the

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Worshipful Master of the Lodge — him an' me is ould friends, him bein' in the coal trade an' me bein' a blacksmith — a great softener of party bitterness, I may tell ye —' William,' says I, ' when there was word of a Sinn Fein blacksmith bein' brought to the town two years ago, did I give you the tip or did I not? '—' Ye did, Denis,' says he, ' ye did, like an open-minded man. An' I put a stop to him.'—' That's right, William,' says I, ' so ye did. Very well. The Secretary of the Hibernians came round to me half an hour ago, an' asked me to pledge myself to take two hundred pounds' worth of shares in the new factory, an' told me if I did the game was in their own hands. Can ye put two an' two together? ' —' Where's my hat,' says he, lookin' round him four ways at once.—' An' William,' says I, ' the Hibernian band is goin' out to collect the boys on Thursday night.' —' Our band'll be out to-morrow night,' says he, settin' his teeth. An' it was.— There's the whole thing for ye now, Mr. Jackson. I may tell ye that the town knows that Mr. Normanby won't ask to take shares if there's enough demand without him. Will we manage it before Wednesday, Mr. Wildridge? "

" We're nearly sure to," answered the manager. " We're less than five thousand pounds short as it is, and we have a week yet."

" If you're in any doubt about it, Mr. Wildridge," said the blacksmith, " Father Kelly is presiding at a meeting on Saturday night, an' I could get him, I think, to say a word for the factory."

" If Father Kelly says a word for the factory, Denis," said the manager, " the Orange party will take up the rest of the shares themselves."

" It's as good as sure," said the blacksmith.

" You'll be hanged yet, Denis," said Mr. Jackson. " That's all."

" If I hadn't learned to hold my tongue from I was a child," rejoined the blacksmith, " I'd been hanged long

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ago.— What luck about the railway, Mr. Wildridge?" he asked, turning to the manager.

"It's a close thing, Denis," said the manager, pursing up his lips dubiously. "The directors are two and two, for and against coming in."

"And the old fellow with the tall hat?" asked Denis.

"Dead against us," said the manager. "But you mustn't let Miss Nora hear that."

"No fear," returned the blacksmith. "She's down in the mouth enough about him as it is. But it's a pity we can't," said Denis, rubbing his shin, "for she'll break some decent man's leg yet.— If the factory goes on, would they come in, do you think?"

"There's a chance, Denis, a bare chance," said the manager. "The secretary has called a meeting of directors for next Thursday, and if I can wire him that the shares are all taken up, he'll do his best.— Denis," said the manager thoughtfully, "did you hear a report in the town that if the railway didn't come in we were going to build a pier and run a steamboat service from Belfast?"

"I did not," said the blacksmith in astonishment.

"Well, could you hear it?" asked the manager. "Because if you could I would mention it to the secretary of the railway company, and it might help the directors to come to a decision."

The blacksmith looked hard at the manager. A smile slowly overspread his face. He took the manager's hand, and the grip he gave it brought tears to the owner's eyes.

"Mr. Wildridge," he said, "with two men like you an' me workin' for this factory it'll *do*."

But next day it began to appear as if political animosity had shot its bolt. There was a heavy falling off in applicants.

"This is the way one lie brings on another, Jackson," said the manager after returning from a stroll in

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the town. "The report I've started about the pier has created doubt as to whether the railway is coming in, in consequence of which I'll have to write Miss Nora Normanby a cheerful perversion of the truth this evening. But maybe we'll do better to-morrow."

But on Friday there was a still further declension; and on Saturday morning Denis reported with alarm that owing to an important horse-race in England the crowds at the Hotel corner had coalesced the previous night.

"The politics is failin' us, Mr. Wildridge," said Denis. "But we can romp home with religion. I'll try and manage to get a word of backin's to the company from his reverence at the meetin' to-night."

"Wait till we see how we do to-day, Denis," said the manager. "The *odium theologicum* is the last resort."

"What's that now?" asked the blacksmith, staring.

"It has been neatly phrased as 'Hating one another for the love of God,' Denis," said the manager.

"Well, it was an Irishman said that, Mr. Wildridge," said the blacksmith heartily. "For this is the country where we can do it sevendably."

"It's just on that account, Denis," said the manager, "that I've some scruples about availing myself of our little weakness in that respect. But if we must we must. If to-day doesn't do better for us, I'll send you word by Mr. Jackson ——"

"And I'll do the rest," said Denis with determination.

"The old ruffian," said the manager to Jackson when the blacksmith had gone. "He's a born intriguer. I hope we'll disappoint him."

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CHAPTER XXXII

BUT Saturday turned out worse than ever. At the end of the day's business there were still almost four thousand pounds to come in. The manager dispatched a glowing note to the Rectory, and directed Mr. Jackson to call with the blacksmith on his way.

His determination to keep away from Miss Nora till the fate of the company was decided did not prevent him from enjoying what he declared to himself was the purely esthetic pleasure of watching her walk down the path from church on the Sunday morning; and as he skulked behind a tombstone for that purpose he was buttonholed by Mr. Finnegan.

"Just a word, Mr. Wildridge," said the draper in a mysterious whisper. ("Oh, Lord," said the manager to himself, "and my dinner's at two.")

"It is my intention, sir," said Mr. Finnegan, raising his voice as he observed the churchyard emptying, "to visit your office to-morrow and apply for two hundred and fifty more shares."

"Delighted to hear it, I'm sure, Mr. Finnegan," said the manager. "That's the true spirit. Lovely morning, isn't it!" He edged towards the gate.

"A moment, Mr. Wildridge," said the draper, "till I explain to you what I think I may say are the weighty reasons that impel me to this step in spite of the fact that the advent of the railway to our town is, if I am to believe popular rumor, problematical." ("It can't be helped," thought the manager with resignation, "but Jane will murder me.")

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"I have only this morning — only this morning," repeated Mr. Finnegan with an air as if the time was of great significance, "unearthed what I think I would be justified in calling a "— Mr. Finnegan paused and suddenly thrust his head round the tombstone, and having satisfied himself that there was nobody on the other side of it, whispered histrionically in the manager's ear — "a Romanist plot."

He paused again, apparently for an expression of horror.

But the manager hadn't been in a bank twenty years for nothing, and even his countenance refused to express anything.

"Do you know, sir," resumed Mr. Finnegan, "that last night, under the guise of promoting education, the priest of this parish called his followers together and asked them to support our woolen factory by taking shares? And I am credibly informed that he promised he would apply for a further two hundred pounds' worth of shares himself. Now, sir," said Mr. Finnegan — the last of the stragglers had disappeared and his voice rose oratorically — "I am a moderate man. I detest political prejudice. There is nothing I depreciate — I think the word, sir, is 'depreciate' — so much. I have built up what my pass-book in your old-established and flourishing institution shows to be a not unprosperous or unprogressive business, by taking any man's money exclusive of his political views; but I draw the line, sir, at clerical interference, and especially clerical interference that aims at depriving our worthy rector, whose churchwarden I have been since what I might call the period of my adolescence, from manifesting the interest he has always disclosed in the welfare of this town, by placing his name on the shareholders' list. He has been insidiously approached, sir, and has, with what not even my close and long-continued parochial intimacy with him can prevent me designating

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foolishly, consented to withdraw his candidature for shares if they are all otherwise taken up; and this was the hidden and concealed object. But it will fail, sir, it will not succeed. The shares will all be applied for before the close of the eleventh hour at three o'clock on Wednesday "— ("Oh, come now," thought the manager, "that's something even if the roast *is* burnt") — "and at the subsequent meeting of the directors, of whom as you know I am a humble — er — coadjutor, I hope to be able to triumphantly report to Mr. Normanby, who with a few of the largest shareholders, and I *trust* our leading bank manager — (The trousers will be ready before the end of the week, Mr. Wildridge. I am flattered by your esteemed order, sir) — will, I am sure, grace the occasion by his presence, that "— ("How on earth does he avoid losing himself?" queried the manager to himself) —"the forces of law and order have received an overwhelming majority. Oh, my gracious," exclaimed the draper, glancing at his watch in dismay, "it's past two o'clock, and I am accustomed to partake of my modest — er — luncheon at two o'clock precisely. My wife, Mrs. Finnegan, will be very much annoyed. You will excuse me, Mr. Wildridge"— he continued to shake the manager's hand as he spoke — "you will excuse me? I will be in the Bank at ten o'clock to-morrow, with what I look upon as my widow's mite towards the great cause of civil and religious liberty. Good-by, sir, good-by." He gave the manager's hand a last convulsive wring, tripped over the metal ticket that marked somebody's grave-plot, staggered, recovered himself, and as he drew near the gate glanced again at his watch and broke into a shambling run.

"Blast him!" ejaculated the manager with venom. "I hope his wife, Mrs. Finnegan, gives him a hot dinner in more senses than one. Begad," said the manager, rubbing his forehead with an abstracted air, "there's a deal to be said for the bachelor state. If Jane is too

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impudent with me I can always sack *her*.— That will do now, Anthony," he reproved himself sternly; "none of these speculations just at present. The company, my boy, the company!" He stepped out smartly towards the Bank. "And if there's any reliance to be placed in that tautological old gas-bag, I think our last card is going to take the trick!"

In the course of Monday's business over fifteen hundred pounds' worth of shares were applied for, the honors being decidedly with what Mr. Finnegan called the party of law and order. On Tuesday about twelve hundred shares were subscribed, the party positions being reversed as the result of Denis's report at the Hibernian Hall on Monday night.

"Now, Denis," said the manager on the evening of Tuesday, "all we need is thirteen hundred pounds more. Far be it from me to suggest anything in the nature of deceit to a man of your probity; but if you could lay your hands on any unprincipled ruffian who would convey to each of the powerful parties that the other fellows were just leading by a short head, I think I could bring the smile back to Miss Nora's face. Do you know any such degraded scoundrel?"

"I do," said Denis, with a world of drollery in his wink, "and he's a blacksmith by trade, like myself."

"Then tell your fellow-directors to call their meeting for four o'clock to-morrow evening," said the manager. "I want to wire the secretary of the railway company some time before five."

"Are you safe, sir, in assuming that the shares will be fully applied for?" asked Mr. Jackson anxiously, after the blacksmith had joyfully departed.

"Jackson, my boy," said the manager, "under a seared and sin-hardened front I cherish, to my secret discomfort, some lingering sparks of what was, at your time of life, an active and troublesome conscience. Out of my late uncle's bounty I have set aside one thousand

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pounds to invest in the woolen factory. If we're short to-morrow evening I'll make up the deficit; if the shares are fully taken up I will, as opportunity arises, relieve those unfortunate persons that under the influence of the political devil raised by Denis's incantations have applied for more than they want, by buying from them at par. But if I can circumvent our top-hatted and cantankerous old friend over the railway — and away in the back of my head I've a notion that I can — I don't think many of them will wish to sell. Now, here's your bulletin for Nora. Don't repeat what I've been just saying, but make it clear to her that all doubt is over."

"She'll never believe it, sir, till all the money is in," said Mr. Jackson. "For a big, devil-may-care girl like Nora, she's in an awful state of anxiety."

"Is she?" said the manager with a serious face. "The poor dear girl. Here," he cried suddenly, "give me an application form. Ten per cent. on application is a hundred and thirty pounds. Where's my cheque-book? There you are, Jackson, my son!" The manager picked up the waste-paper basket and kicked it high in the air, caught it out of the middle of a shower of papers as it came down, and punted it over the counter. "The share-list is full, our task is at an end, Mr. Normanby is free, Miss Nora has her dowry; and to-morrow morning, Mr. Jackson," said the manager with a bow of mock formality to his junior, "Mr. Anthony Wildridge will attend at his desk as usual to dispense wisdom on those delicate and absorbing questions of the relations between the sexes that are after all the only serious business of life."

Mr. Jackson jumped down off his stool and came over to his manager with outstretched hand.

"Will you shake, sir?" he said heartily. They exchanged a long, firm grip. "And now, sir, give me the letter for Nora."

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"I think, Jackson," said the manager, "that seeing you've still a good deal to do, I'll send off the glad news by the fair hands of Jane."

"You should go yourself, sir," said Jackson.

But the manager was already at the door of the private room and affected not to hear him.

"Anthony," he said to himself as he began to write, "either your cashier is a very inexperienced young man or he doesn't think of you as a possible competitor at all. But if he hasn't the common sense to keep you away from the emotional crisis at hand at the Rectory, I'm relieved to find that you are wise enough to keep away yourself. It is true, my dear fellow, that your very strong desire to go, and your low cunning in substituting Jane for Mr. Jackson, are disquieting symptoms of your condition; and I really must remind you pointedly that till the railway company arrives at a decision your vow holds. Meditation on *that* question is forbidden. It's going to be a devil of a struggle when it comes — pull bachelorhood, pull matrimony, pull Nora, pull — say, Horace. Don't anticipate it. In the meantime a state of uncertainty has its charm."

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CHAPTER XXXIII

THE Committee-room of the Town Hall was almost uncomfortably full. It had been intended to confine the meeting to directors and a few of the larger subscribers; for a public meeting Michael Brannegan, mindful of the last, would not hear of till the shares were allotted and the company under way; but speculation and excitement had run so high on the closing day for applications that the town had presented the appearance of market-day from early morning, and the rendezvous had leaked out. Not a single specimen of "riff-raff" had, however, been able to escape Michael's lynx eye and brawny arm. The audience was entirely composed of prospective shareholders. In the second row of seats sat the directors, calm in their knowledge of a successful flotation; and each man looking, as he doubtless felt, that his agreeable consummation was really due to his exertions. The blacksmith, over whose bosom business considerations had begun to resume their sway, was alone in a widespread disclaimer to any part in the success. In the front seat sat Mr. Normanby, frail but cheerful, with his daughter close to his side, looking, except for a momentary flicker of an eyelid as she caught Denis's glance, almost disconsolate.

"I know I ought to feel like turning somersaults," said poor Nora to the manager before the proceedings began, "and I would, too, if I hadn't still to tell dad that the fortune is up a tree. And there's Percy in the room. I know I won't have much trouble with him when that piece of news gets about; but there's a horrid proposing kind of a look in his eye; and if he proposes

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to me to-night, I'll feel like smacking him in the face; and I expect that would hardly do." A little smile trembled on her lips.

"It wouldn't do at all," declared the manager; "and rather than have it happen, I'll sit beside you myself when I've spoken my piece."

"I thought of asking you to do that," said Miss Nora with just a hint of the old sauciness; "but I was too shy," she whispered.

"Steady, Anthony," said the manager to himself. "Keep your head.

"There's Michael nodding at me, Nora," he said hurriedly. "All right, Mr. Brannegan.

"Mr. Chairman, Miss Nora, and Gentlemen," he said, standing up —"I am not here to make a speech, but merely to announce that the public spirit and patriotism of your town and district," Denis and he exchanged a momentary glance, "have resulted in an overwhelming success. At three o'clock this evening the share capital of the Portnamuck Woolen Factory, Ltd., was oversubscribed for by eleven hundred pounds." And the manager sat down.

"Hould on, now, boys"— Michael raised a hand about the size of a ham —"I want to tell ye that we got that money independent of the Reverend Mr. Normanby's offer to take shares; and that as soon as he heard that he stood down so as to let us have it all among ourselves, like the gentleman he is. I wish," said Michael bitterly, "there was more of yez like him. Three cheers for him now, boys; and the man that gets dry cheerin' can wet his whistle afterwards at my expense. Hould on till I get on my feet."

A momentary pause followed while Michael struggled with the arm-chair. Mr. Finnegan coughed and took a calculating glance at him.

"Cheer loike h—l, boys," came an agonized whisper from Terry at the back of the room, "an' don't wait

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on the boss. There's ould Finnegan up-endin' himself to speak, and before he quits, bedambut it'll be closin' toime."

A hurricane of cheering and laughter arose, and continued for several minutes. Mr. Normanby rose to his feet and after bowing to the audience shook Michael warmly by the hand. The manager could see that he was trembling a little.

"Can he stand the excitement, Nora?" he asked with anxiety.

"Dad's all right," answered Nora confidently. "He's going to speak, though. He always shakes a little before he starts. Look at his dear old face. He's as proud as a peacock. You're a brick," she said with a swift pressure of the manager's arm. "It would have been a sin to cheat him of his triumph.— Listen."

She gazed up eagerly at her father, her lips parted, love and admiration shining in her eyes. The manager was looking at her, and for all he cared at the moment every manuscript of Horace might have been burnt at Alexandria.

"Mr. Chairman, Miss Nora," Mr. Normanby bowed to his daughter with a little tender smile, "and Gentlemen, — I should be ungrateful if I did not feel my old heart warmed to-night. Out of the bounty that Providence has lately bestowed on me"— a swift pitying glance transformed Nora's face —"I had hoped to assist you in your praiseworthy enterprise. I should have esteemed it a privilege to be allowed to do so. But I am proud and happy to waive the privilege. For you have done a great thing, my dear friends and neighbors. You have learned the lesson of self-help and unity. I see around me here men of all creeds and classes united in a common enterprise for the good of our country, and succeeding without aid from Government or — or plutocrat"— he smiled whimsically "— and I augur much from this beginning.

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"It is true you have refused my offer; but in the glorious circumstances that accompany your refusal, I have concluded to lay aside my natural indignation." A little ripple of laughter answered his expectant look. "And to show you that I bear no malice, I will ask a favor of you all. I am told that the Railway Company are so shortsighted as not to see even yet that they should continue their line hither. And I am told also that like the high-spirited and independent men I have always known you to be, you are going to defy this mighty Railway Company and to build a pier."

("Oh, my heavens!" said the manager.)

"Towards the building of that pier I will subscribe the sum of ten thousand pounds that I promised to the woolen factory."

The cheering was still going on as Miss Nora and the manager came out on the landing. The manager looked at her with eyebrows uplifted in comical despair.

"Don't look at me; please, don't look at me," she said, a little hysterically. "If you do I'll begin to laugh; and if I laugh, I know I'll cry. You'd better give us up, Mr. Wildridge"— with forlorn resignation —"we're hopeless. Oh," she said wrathfully, "I do love my Dad as much as any girl in the world; but can't he be an old idiot when he likes."

"Nora, my child," said the manager in mock severity, "am I in charge of this party still or am I not? And if so, will you continue to obey orders?"

"Right-oh," answered Miss Nora meekly. "I'll do whatever you say."

"That's the girl," said the manager. "Well, then, would you mind contemplating the statuesque beauty of my classical features in repose while I meditate for about two minutes?"

Nora nodded in silence.

"I have it, Nora," cried the manager in high excitement; "by Jove, I have it!" He whipped a notebook

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and pencil out of his pocket. "Wait till I draft a letter. If I've got your father out of one hole, he's got me out of another." He scribbled rapidly for a moment or two. "Listen, Nora."

"THE SECRETARY OF THE ULIDIAN RAILWAY CO.

"DEAR SIR,— Following my wire of to-day advising you that share capital of Woolen Factory is oversubscribed, I beg to say that the proposal to build a pier and establish a steamboat service from Belfast has now taken shape, and that Rev. Mr. Normanby has promised ten thousand pounds to the venture, which practically assures its success.

"If the Railway comes in I believe I can still stop the pier; but wire me result of to-morrow's meeting at earliest possible moment."

"Wait now, Nora, till I write the telegram."

"You're a divil, Mr. Wildridge," said the voice of the blacksmith from behind him; "by the hokey, you're a divil. That'll fetch them; I think that'll fetch them."

"Of course it'll fetch them, Denis," cried Miss Nora, skipping round the landing like a mad thing. "And if I can only get Dad safely home and locked up he's saved once more. Oh, Denis, you old black-faced angel, I could hug you."

She caught the blacksmith by one horny hand and swung him round her at arm's length.

"Easy, Miss Nora, for the love of goodness," cried Denis in alarm. "You'll have me down the stairs!"

"Send for a top hat quick, Denis," said the manager wickedly; "Miss Normanby is excited.— And, by George, I'll have a shot at it too.— Listen, children," continued the manager, "I don't mind admitting it now that our rascality has prospered; but I've felt very guilty over this flotation. We've set the whole neighborhood by the ears, and induced scores of decent peo-

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ple to risk their money in the concern that had no notion of doing it."

"It's a God's charity," said the blacksmith; "they're a hungry pack about here, anyway. And it has been the best bit of sport I've had these ten years. If it wasn't for Miss Nora I wish we could go on with the pier."

"You're a wicked old conspirator, Denis," said the manager sanctimoniously. "But although you did lead me astray once, I have since seen the error of my ways.— And now, Nora, it's as good as certain that the Railway Company will come in ——"

"They'll come in as sure as there's an eye in a goat," interposed the blacksmith.

"And in any case Denis has decided that he won't support a pier, which settles that question. So go home and make your mind easy. About two or three o'clock to-morrow I'll send you the secretary's wire, and I think the sooner after that you break the news of the vanished fortune to your father the better. I'd do it for you, Nora; but I think your father would feel it less if he thought the circumstances were only known to you and himself. All he need say to the public is that he was misled by a foreign agent."

"And I'll give out in the town that it was that monkey-faced wee foreigner was here in the spring has run away with the whole lot," added Denis.

"If your conscience, Denis — and I have little doubt of it," said the manager gravely, "— will permit you, it might do no harm.— And for a last instruction, Nora, since I'm still in command: you will receive to-morrow in time to take the edge off your father's bad news, a provisional offer from the Directors of the factory of three thousand pounds for the site and buildings that Mr. de Bullevant has so kindly confirmed the title of; and I advise your father to accept it.

"I think that's all, Nora," concluded the manager.

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"You will now please," he stepped behind her and laid a hand on each shoulder, "make a very nice curtsy to Mr. O'Flaherty, who has incurred not a day less than ten extra years of purgatory on your behalf — very nice indeed — and then like a good child you will return and look after the welfare of your aged parent." He opened the door with one hand, pressing her almost imperceptibly to him with the other. "Good-by, big girl," he whispered, and pushed her gently into the room.

"Denis," said the manager, as he shut the door, "I observe that our friend Mr. Finnegan is at present laboring at the foundations of the pier that we have just blown to smithereens. I think we'll not go in."

"We won't," said Denis. "It was that drove me out. She's a very fine girl, Miss Nora," he observed as they descended the stairs.

"She's a very fine girl indeed, Denis," answered the manager brightly.

"I noticed that she didn't thank *you* there now, Mr. Wildridge," said Denis in a meditative way; "but if she didn't she gave you a very nice kind of a look."

"Did she, Denis?" said the manager, "I never observed it."

"They had it goin' in this town," went on Denis, "that Mr. Jackson was for marryin' Miss Nora."

"I heard something of it," answered the manager.

"They're wrong then," said Denis. "It's Mrs. Woodburn's daughter he's after now. He's been sneaking after her this good while. That was where he was when he should have been huntin' up shares. I seen him on the shore last night kissin' her; and there come a ring through the post for him the day before yesterday. She's not wearin' it yet; but there's a piece of ribbon round her neck these last two days, and I wouldn't wonder but the ring's at the end of it. The mother wouldn't want her to have anything to do with a bank

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clerk; so I suppose the pair of them'll hold out till the young one comes into her uncle's money."

"The d——d young villain," exclaimed the manager, roused out of his impassiveness, as a hitherto unacknowledged cloud of misgiving rose from his mind, "and so that's where he's been all these nights. He never gave me even a hint of it, Denis."

"Maybe he didn't like to give in he'd changed his mind so sudden," said Denis. "And he wasn't too well satisfied over what he'd done in the way of gettin' in shares."

"Denis," said the manager, "you didn't happen to hear any talk about me in the town?"

"Divil a word," answered Denis; "except that it was a wonder you be seen lowerin' yourself walkin' about with a blacksmith."

The manager laughed heartily.

"I'll chance that, Denis," he said, clapping the blacksmith on the shoulder. "Do you really think, Denis," he went on with an air of abstraction, "that my rascal of a cashier has deserted Miss Nora for Miss Woodburn?"

"There's no mortal manner of doubt about it," answered the blacksmith. "An' Miss Nora's not losin' much flesh over it, as you might notice. Maybe she has a better man in her eye."

The manager walked to the end of the street before he spoke.

"Denis," he said at length. "Did you ever hear of the ancient Germans?"

"Do you mean the Prooshians, Mr. Wildridge?" asked the blacksmith. "Or was it before their time?"

"It was some hundreds of years before," said the manager.

"Oh, then they were good men," said the blacksmith. "All the ould fellows ye read about in them days was good men, especially in the country you're standin' in.

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Or anyway they were good liars about themselves; an' that comes to very much the same thing, now that there's nobody to contradict them."

"I've seen it expressed something in the same way by an old friend of mine," said the manager. "But to go on with what I intended to say: these old Germans, when they were confronted by a difficult problem, had an excellent rule of discussing it twice — once drunk and once sober ——"

"And I'd go bail ye they made no more mistakes than their neighbors," put in the blacksmith.

"Now I've a trifling matter giving me some trouble just at the moment," said the manager; "and assuming that the railway business settles itself to-morrow, I thought of trying the first part of the old German plan over a glass of wine in the evening. And seeing that drinking alone is dull work, maybe, Denis, you would drop in about seven o'clock."

"Was it wine, you said, Mr. Wildridge?" inquired the blacksmith without any great show of enthusiasm.

"If you think you could meditate better on whisky, Denis," said the manager, "I have still some of Michael's case left."

"If you hear anybody batterin' at the Bank door about seven o'clock to-morrow night," said the blacksmith, "it'll be me. Good-by to ye now, sir. I just want to dander round by the forge before I go on to the Hotel. It's a pity you have a position to keep up, Mr. Wildridge; for there'll be big crack in Michael's this night."

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CHAPTER XXXIV

THE manager pushed his chair a little back from the dining-table, poured out a glass of sparkling wine, and held it up to the light.

"It's only gooseberry, my dear Anthony," he said. "At the price, it couldn't be anything else; but it will serve. And even if it is only gooseberry, by Jove, I'll have a cigar with it."

He carried the bottle and glass over to a small table by the fireplace, threw himself back in an arm-chair, and drew half a dozen luxurious puffs.

"Now, Anthony, my son," he meditated within himself, "let us reason together; and first of all from the purely selfish point of view. Here, simply on account of a pair of blue eyes, for a matter of several weeks you have plunged yourself into a whirlpool of effort and worry and anxiety; you have neglected your business; and have aroused animosities that will hardly die down in your time. But you have been successful. The company is floated, and the railway is coming, which makes the prosperity of the factory almost certain. And now that your troubles are over, and sweet peace has come again, are you going to be fool enough to commit yourself to the thousand irritations of matrimony? Oh, I know; I hear the inward *advocatus matrimonii* controverting that view of the estate. But what do the authorities say? Remember old La Rochefoucauld: 'He may count himself a lucky man who is only once a day sorry that he took unto himself a wife.' Where's the book?" The manager wandered up and down before his shelves. "And begad," he cried in a

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pet, "he's a happy man that hasn't occasion to complain ten times a day that he has a meddling old housekeeper who *will* keep shifting the position of his books, for all he can say. A fig for La Rochefoucauld.

"Let's try Sir Thomas: 'I was never yet once, and commend their resolutions who never marry twice.' He married all the same, and — the old hypocrite"— the manager read down the paragraph, smiling —"begat sons and daughters. Here's old Fuller should have something wise to say: 'Deceive not thyself by over expecting happiness in the married estate'— ah, now, this is germane to the matter. 'Look not therein for contentment greater than God will give, or a creature in this world can receive, namely, to be free from all inconveniences. Marriage is not like the hill Olympus, wholly clear without clouds; yea, expect both wind and storm sometimes, which when blown over, the air is clearer and wholesomer for it.' Yea, verily, my dear old worthy; but in the meantime your top hat has suffered disaster, and will never be the same hat again. 'Let there be no great disproportion in age.' Ha, my friend; where's the antidote to that? 'I wish to all married people the outward happiness which (*anno* 1605) happened to a couple in the city of Delpht, in Holland, living most lovingly together seventy-five years in wedlock, till the man being one hundred and three, the woman ninety-nine years of age, died within three hours each of other, and were buried in the same grave.'

"Come, that's better, except for that nasty little flick '*outward*.' As time went on the situation would improve. Let me see: Nora would be eighty-four then, and there'd be nothing in it at all. Yes, that would do when I was a hundred and three. What about when I'm thirty-eight? We must look further into the matter, Anthony. Here, you old ruffian"— the manager reached down a tall folio. "'Yea, but,' said Panurge, 'I shall never by any other means come to have lawful

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sons and daughters, in whom I may harbor some hope of perpetuating my name and arms, and to whom I may leave and bequeath my inheritance'— as like as not from an uncle," said the manager —"'and purchased goods, that so I may cheer up and make merry when otherwise I should be plunged in a peevish mood of pensive sullenness. . . . For being free of debt, and yet not married, if casually I should fret or be angry'— say over a woolen factory," interjected the manager — "'I am afraid, instead of consolation, that I should meet with nothing else but scuffs, frumps, gibes, and mocks at my misadventure.'

"And if I had muddled the flotation, and been detected and kicked out of the town, and maybe out of the Bank, I wonder who would really have sympathized with me, except Nora. I begin to perceive," said the manager, pouring out another glass, "that this gooseberry is likely to prove a one-sided advocate. Come in, Jane. Yes, you may clear.

"A happy notion," thought the manager suddenly; "I'll consult the Sybil. She's sure to be against it. But I'd better wait till she sets down that trayful of dishes.

"Jane," he said, "would it surprise you to hear that I was thinking it was time I was married?"

But Jane hadn't been going about the town all day with her ears closed; and bowed in the house of Rimmon.

"Not a bit, Master Anthony," she returned composedly, brushing up the crumbs. "What do you imagine I bought the two pillows for your bed for, when you were furnishing?"

"There's a most damnable lack of reticence about a widow," said the manager to himself testily.

"You should have been married years ago," went on Jane, busying herself about the sideboard. "Your father had his family near reared at your time of life."

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"Then you wouldn't object, Jane?" asked the manager.

"Not a bit, Master Anthony," said Jane, opening the door, "so long as you didn't fetch some old hussy into the house that'd never have her neb out of the kitchen. Marry some spunky young girl that won't let you go on clockin' over them old books; and I'll keep the house goin' while the pair of yez is out playin' yourselves. Lord bless us, who's that batterin' at the door?"

"I expect it's Denis O'Flaherty," answered the manager, looking at his watch.

"An' it would put ye off the habit of keepin' low company," said Jane with a sniff, as she went out bearing the tray.

"H'm," said the manager to himself. "So Jane follows the gooseberry. If Denis is briefed on the same side, I'm a ruined man. Come in, Denis; you're not up to time after all."

"I was kept back a bit in Michael's," answered the blacksmith. "There's great stir on about poor ould Mr. Normanby's misfortune, and we've been deliberatin' a bit over it."

"In the ancient German fashion, I fancy," said the manager, looking critically at him.

"Well, yes," said the blacksmith; "as far as three rounds of drinks went."

"And the result, Denis?"

"There's great sympathy with the ould gentleman," said the blacksmith; "the real kind of sympathy, the sort that costs money. Takin' into account that 'twas his example set the thing on its legs, they're goin' to offer him an extra two hundred for the site an' the buildings."

"Upon my word, Denis," said the manager, "it's generous of the Directors, unexpectedly generous. We'll drink their health. Reach for the bottle."

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"I never knew the like of it before," said the blacksmith, helping himself extensively. "The sky must be goin' to fall. And you'd never believe who proposed it. Michael, by heavens; Michael himself. An' that's not all, either. There's a regular union of hearts over the business. There's to be a torchlight procession of sympathy up to the Rectory on Saturday night, composed of all parties, and headed by the Orange band an' the Hibernian band, playin' time about owin' to the Reverend gentleman not bein' in the best of health; an' to save any friction they're to toss for who'll go first. The like was never known in my time. As ould Finnegan put it to me, 'it's the lion, if I may so express it, lyin' down with the lamb.' Ye needn't be worryin' yourself, Mr. Wildridge, about the wee bit of ill-feelin' you an' me raised, when it's dyin' down like this."

"I'm afraid by Sunday they'll be as bad as ever, Denis," said the manager, "unless times are greatly changed."

"I don't know," said the blacksmith, "I don't know. There's some of them sayin' to-night that all the farmers that has shares'll be bandin' together to keep up the price of wool, and that the townsmen of all parties should unite against them. I don't know what's comin' over the world at all," continued the blacksmith gloomily. "If this sort of thing goes on the politics of this country'll be as dull as ditch-water. We'll be little better than Englishmen." And Denis, appalled at the prospect, took a long pull at his glass. "Oh, aye," he said brightening, "an' I met Mr. Percy this afternoon, headin' for the Rectory."

"Yes, Denis," said the manager with interest.

"Well, to save Miss Nora any trouble I told him the sad news," said the blacksmith, twinkling a little. "And I think maybe I saved him trouble too; for he turned and went home. Not that I would poke my nose into anybody's business," said Denis, looking at the ceil-

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ing in an ostentatiously detached manner; "but says I to myself as I saw the tails of his coat, 'that's another man down.' Tell me, did ye tackle Mr. Jackson yet about that wee matter I told you of?"

"I did," said the manager, "this very day; partly out of sheer badness, and partly to distract my mind till the secretary's wire came in."

"Well," asked the blacksmith, "an' was I right?"

"You were, Denis," answered the manager, "quite right. My excellent and worthy cashier is engaged to Miss Woodburn. Good luck to them both. Here, begad, we'll drink their health."

"Mr. Wildridge," said the blacksmith, wiping his mouth with a handful of very grimy cotton waste, "that last one has just primed me to the point of asking ye a very ignorant question: Not namin' any names at all, *what's houldin' you back?*"

The blacksmith leaned forward in his arm-chair, propped his elbows on his knees, and regarded the manager fixedly.

"Denis," returned the manager — his flush may have been caused either by the unexpected question or the rapidly succeeding toasts —"I will answer your query in the Irish fashion, by putting another to you: What is your opinion about matrimony?"

"Ye might say, Mr. Wildridge," returned the blacksmith, after cogitating, "that I never had any particular opinion on the matter. I never got the chance. The wife just fastened on me before I was old enough for the razor to take a grip of my whiskers; an' I've been in a kind of a dazed way about it ever since."

"Tell me now, Denis," asked the manager with the air of a man who had made up his mind to a negative answer, "have you found it a quiet, peaceful state?"

"As long as the wife gets her own way," said the blacksmith — he compressed his lips and nodded slowly —"yes."

"It's an answer worthy of Delphos," said the man-

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ager. "But suppose I wanted *my* own way. Suppose I wanted to squat myself down by the fire of a winter's night the way I can now, and do a little work, a translation from Horace, say. And, begad," cried the manager, rising to his feet, "that reminds me: I've a new one to read you. Wait a minute till I get it. Listen now, Denis, I think this isn't too bad:

"*I hate these parties in your Sunday Clothes,*
With hair-oil, and a posy in your breast.
Don't waste your time boy, huntin' for a rose;
The plain old country way is still the best.

"*And do not fash now, makin' me a show,*
The duds I've on are good enough for me.
But dammit, yes, we'll shave before we go;
It's decent-lookin' when you're out for tea.

"You see, Denis: *nihil allabores*. Good Lord," he ejaculated with sudden disgust, and began to pace the room in agitation, "there I go. Wouldn't I be a wicked old sinner to tie any young girl to me, and leave her sitting at the fire in dullness and loneliness while I buried myself in book-writing. And I'd do it, Denis, I know I would. If she were as beautiful as the morning, I'd do it. I'd be beating my brains for a translation for *placens uxor*, and reviling her under my breath if she interrupted me in the middle of it. Look at me just now. A chance word put me in mind of Horace, and in a moment everything else went out of my head."

"Ach, will ye hould your tongue," said Denis, who was mellowing as the manager's whisky reenforced his previous potations in Michael's. "You're only frettin' yourself about nothin' at all. Sit down there"—he caught the manager by the coat—"an' pay attention to me. That's right. Now listen: At the time the wife married me I had a most terrible notion of playin' the melodeon. Clean taken up with it I was, an'

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thought a deal more of it than I did of the blacksmithin' — aye, or the marryin'. And, bedad," he smiled complacently, "I was the boy could handle it."

"Denis," said the manager, "you reveal new facets of your character to me every day. But I would never have suspected you of possessing the artistic temperament."

"An' what might that be now?" asked Denis, puzzled.

"The artistic temperament, Denis," said the manager gravely, "might be defined as the possession of a taste for working at anything but what you get your living by."

"Well, no matter for that," said the blacksmith. "As I was tellin' you, I got married. An' the first twelve months I would sit of a night playin' the melodeon, an' practisin' wee twiddley bits — for, mind you, Mr. Wildridge, I *could* play the melodeon. Well, she was that proud of me she'd sit all night on the far side of the hearth, eggin' me on to play more — troth, not that I needed it."

"Yes, Denis?" asked the manager; for the blacksmith had seemingly come to a full stop.

"Well," said the blacksmith, "that went on for a year."

"And then she tired of it," said the manager.

"She did not," said the blacksmith. "That's where you're entirely wrong." He chuckled in fatuous triumph. "She had twins."

"Ha!" said the manager, and puffed out a train of smoke pensively.

"Now ye might think that was the end of the melodeon," said the blacksmith. "Aye. But it wasn't. It was just the other way round. If I wanted her of an evenin' to sit down for a crack it was 'Wait a while, Denis, till the childer is settled,' or 'Hold on till I get their bits of clothes washed. Take the melodeon there, it'll keep ye from thinkin' long till I'm done.' But she

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was never done. I might have played till there was corns on my fingers for all she cared. Do you hear me now?" said the blacksmith, shaking his head with intense seriousness; "before six months I was angry at the melodeon. Now maybe you think I'm bletherin' full, an' talkin' nonsense; but if you have the sense to take it up — an' as far as I can see you're the boy has his head screwed on — there's a kind of a parable in all I've been tellin' ye. An' you'd be better off than I was; for I had to go out to the hen-house many a night, an' your writin' makes no noise."

"Denis," said the manager, "the sound of your voice is as the pouring out of oil. I never laid out a drop of whisky to better advantage. But there's just one other point I'd like to hear you about. Your wife is older than you. Doesn't that make a difference?"

"She was exactly two years older than me when we were married," said the blacksmith, "ex-actly. An' she's that still, though ye daren't say it. An' that's where ye have me again. Listen, now, Mr. Wildridge. I'm fifty-four, yes, fifty-four." He looked with a serious air into the fireplace. "But I've young notions," he said, brightening up. "Do you think if she was only thirty-five I'd be in any the less hurry home the night? Mr. Wildridge," he said, laying a huge paw on the manager's knee, and leaning heavily on it, "I'm not an ignorant man, an' I've named no names the night; but if you let the like of herself slip through your fingers — the back of my hand to ye." He pushed the manager's knee sharply away, and subsided into the armchair. "An' more," he said, sitting up. "Ye could have her. Ye could. I know somethin' about weemin; not as much as I know about horses, but still a good deal; an' ye could have her by liftin' your wee finger. An' look here, again," he said, shaking the manager's hand till the fingers cracked, "I wish she may never get worse. Now," he pushed himself to his feet, "I'll go

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home. For my head is singin' like a telegraph wire."

. . . . . .

"What a miserable, self-torturing, introspective, hesitating, morbid creature you are, Anthony," said the manager to himself, coming back to his dining-room, "confronted with the robust optimism of a man like Denis. I wonder what the reason of it is? You have more brains than he has, and a great deal more knowledge, and you don't drink whisky. Begad, I know what it is; it's want of exercise. If you had been swinging a sledge-hammer every day this last month you'd have been engaged by now. Where are my dumb-bells?" He unlocked the bottom drawer of a cupboard. "Come on; you used to be able to put them up fifty times. Here's a test of youth for you." For a few moments there was nothing to be heard but the sound of heavy breathing. "Forty-eight," gasped the manager, "forty-nine — fifty — stick to it, Anthony! fifty-one — fifty- "— his arms trembled as he painfully heaved them aloft —"two !" The right-hand dumb-bell slipped from his exhausted grasp and smashed the whisky decanter to atoms.

"I don't care a hang," said the manager recklessly, "it's two better than I could do five years ago. Anthony, my son, you're as young as ever you were; and you can stand up before the whole sentimental earth and acknowledge that for the first time in your selfish and sophisticated career you're in love! You to pot!" he cried, picking up his Horace and sending it spinning to the corner of the room; "you were making me old before my time. Ladies and gentlemen," he cried, bowing to an imaginary audience —"I give you with enthusiasm the health of the ancient Germans!"

The manager dashed his glass furiously into the fender, and went upstairs to bed, apparently in complete forgetfulness of the second stage in the deliberations of those admirable heathen.

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CHAPTER XXXV

BUT next morning it might have been noticed that the manager did not as usual sing in his bath; and a very disconsolate Anthony Wildridge ascended from a bathroom to his bedroom.

When he arrived there he stood still in the middle of the floor, raised his right hand slowly above his head with a slight groan, then raised his left and groaned again. Then he went over and sat on the side of his bed, looking blankly at the opposite wall.

"Good Lord," he said slowly, "rheumatism — rheumatism; the least romantic of all diseases, the unquestionable warning of old age. Embrocation, and don't get your feet wet, and flannel." He shuddered. "And you know what you quoted to Jackson not so long ago about flannel. But that was jest, Anthony, my boy; and this is earnest. And last night, flown with insolence and gooseberry, in the company of that old son of Belial, Denis, you thought you were as young as ever you were. You old fool, you old fool," he uttered with deliberate bitterness. He went over to the looking-glass, and contemplated his careworn visage. "Twenty-two hairs in the peninsula now, Anthony. That's worrying yourself about woolen factories, and blue eyes." The manager groaned again, dressed himself slowly, and descended heavily to breakfast.

The first thing that met his eyes was the discarded Horace lying in a corner. He started into vigor at once. "That old fool Jane," he cried furiously, and crossed the room to pick the book up. "No," he said, with sudden recollection, turning the leaves aimlessly,

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"that old fool Anthony.—But where did I put my translations? Ah, there they are, where I left them last night. Yes, Anthony; suppose the blacksmith's prognostications had come true, and you had had time and peace to scribble last night, where would your translations be now? Half-past eight—and children, you know, rise at some ungodly hour. By this time '*Vides ut alta*' might have been flying at the tail of a kite. You would face that, eh? Yes; and she'd be well worth it and more, Anthony; you've come to that now, my boy. But would you saddle that radiant young Artemis with a bald-headed *rheumatic* old scribbler?"

The manager shook his head in answer to his own question, and walking over to the window stood gloomily looking out.

As he stood, there appeared at the upper end of the street Miss Nora Normanby with a couple of terriers jumping and frisking to her cracking fingers. Her former careless joyousness had returned to her. But for the quaint touch of dignity lent by the knotted hair it might have been the old Nora, the terror and delight of street urchins, who danced down the street but a few weeks before. The manager's face cleared as he looked at her from the shelter of a curtain. When she came opposite the Bank she threw a sudden swift glance at the first-floor windows. The manager thought she blushed; and perhaps she did. But at least a certain demure seriousness fell on her, and she passed out of sight walking soberly as if in thought.

"Anthony," said the manager with quiet determination, "maybe you're deceiving yourself all this time, maybe she doesn't want you at all, doesn't even think a man of your age could be a possible lover. Maybe even if she does you're too old, and it's wicked of you to ask her. But young or old, rheumatism or no rheumatism, you're going to risk it.

"Jane, Jane. Hurry up, quick!" he shouted to his

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astonished housekeeper. He hastily ate a slice of toast, gulped down some coffee, ran upstairs and brushed his teeth for the second time that morning, dashed down again, picked up an old hat, substituted a new one for it, and went out with a bang of the hall door that brought Jane to the office window to look after him.

As he emerged on the beach he saw Nora standing at the water's edge gazing seaward.

"Hallo, Nora," he said, coming up behind her.

"Hallo," said Nora. Her greeting showed no surprise.

They stood side by side for a moment without speaking. A fresh breeze blew inshore; and as Nora swayed against it she slipped a hand into the manager's arm. The wind had risen with the dawning. Far out, the sea heaved in great crestless billows of dull gray, streaked with lines of white bubbles; but close to the beach it rose in long waves that curled slowly upward, hesitated a moment, suddenly translucent in the morning sun, then foamed and tumbled along the sand with a tumultuous soft crash, and scattered diamonds broadcast.

Still not a word was spoken; but the manager was conscious that Nora had drawn a little closer to him.

"Ah," she said at last softly, "I'm glad you love the sea."

"Nora," said the manager, "if a foolish old fellow of thirty-eight, with a bald head, and rheumatism in his shoulders — it is my painful duty in the present state of my conscience to admit to both shoulders — asked you a certain question, what do you think you'd answer him?"

"I don't think you're old," said Nora.

Her arm slipped a little farther into the manager's, and her fingers, perhaps by accident, fell lightly on his. A swift tingling, that was not rheumatism, coursed through the manager's veins; and yet in that supreme

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instant he recognized with half-comic despair a fleeting pang for Horace and his vanishing liberty.

"Too old and too selfish for you, Nora girl," he said, a little sadly.

"Do you remember that night in the Town Hall," half whispered Nora, "and something I told you?"

The manager pressed her hand gently.

"You were going to all the same, weren't you?" she breathed.—"And I'd — I'd have let you."

Silence followed. In that first moment of confessed tenderness a miraculous shy humility fell upon the manager. He drew the girl towards him almost timidly.

And with the intuitive realization of the power of her sex a gleam of the old impish gaiety danced in Nora's eyes. She slipped deftly from the manager's arm, and in a flash was a dozen yards away. Her soft laughter sounded on his ears with a tantalizing sweetness.

"Oh, you silly," she mocked, "you silly. And now you're too old, and have got rheumatism."

On the instant a blinding revelation was vouchsafed the manager.

"Nora," he cried exultingly, "I'm an idiot. It was the dumb-bells. It was the dumb-bells; and I've not got rheumatism at all. Run, big sweetheart, run! Thirty yards start, and first to the bracken. It's on my conscience to give you a last fling for your freedom."

"Oh, cheat, cheat," called Nora reproachfully as she ran. "I've not had half my law."

And indeed, yards before Miss Normanby had received the start allotted her, the manager was loping in pursuit with the long steady stride of the practised runner; reckless of the aching muscles of the morrow; subconsciously certain that he ought to lose the race; but desperately determined on winning.

THE END

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